

# THE COSTCO CONNECTION

A lifestyle magazine for Costco members



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For Online Edition details, see page 4

August 2006 • Vol. 21 • Number 8

Brothers Jeff (left)  
and Rich Sloan of  
StartupNation

## The StartupNation guys

They help small businesses start and grow 18

Fall fashion at Costco 33 Wine from Down Under 43 Buying Smart: Meals to go 44



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

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# Start me up 18

With their *StartupNation* radio show, podcasts and Web site, brothers Jeff and Rich Sloan put their mouths where the money is. They offer sound advice and a crackling chemistry brimming with information and motivation for small-business start-ups.

BY TIM TALEVICH

## 17 Prepared for the worst

Could your business continue to operate following a natural or man-made disaster?

BY GARY M. STERN

## 22 An education in finance

With tuition costs at an all-time high, these tips can help put Junior through college without breaking the bank.

BY KRISTI VAUGHAN

## 29 Book Buyer's Pick

Markus Zusak displays the power of words in *The Book Thief*, a moving tale of life, death and hope in Nazi Germany.

BY STEPHANIE E. PONDER

## 33 Fashion Connection

Fall fashion forecast: Dressing to accentuate your figure, the latest women's fashion trends and spectacular spectacles.

## 43 Down Under wine at its peak

Costco's wine buyers had the tough assignment of visiting the wineries of Australia. Their report: The wines Down Under are top-notch.

BY ANNETTE ALVAREZ-PETERS

## INSIDE COSTCO

### 44 Buying Smart: Miracle meals

High-quality prepared foods at Costco's Service Deli can give you an entire dinner menu in minutes.

BY PAT VOLCHOK

## 53 Split personality

It's a nightmare when your identity is stolen. What can you do to protect yourself?

BY T. FOSTER JONES

## 55 Costco Travel

A variety of unique vacations awaits Costco members in Australia and New Zealand.

BY T. FOSTER JONES

## Also:

57 Costco Collection

65 Locations map

66 Specialty Services/Special Events

67 Member Services Update

## DEPARTMENTS

### 5 Editorials

By Ginnie Roeglin and David W. Fuller

### 7 Dialogue

Letters from our readers

### 9 Fresh Views

Brain food for the entrepreneur

### 11 Consumer Connection

By David Horowitz

### 12 Debate

Should people be allowed to bring their own snacks to venues?

### 15 Tech Connection

Tips for buying a cell phone

### 31 Book previews

Love in the lazy days of summer

### 41 Creative Cooking

Salad days at Costco

### 68 Member Connection

Odds and ends from Costco members

## ONLINE EDITION BONUS MATERIAL

### Bonus Dialogue

More letters from readers.

### The difficult client

Sometimes it's wise to end a working relationship (from the archives).

### Cover-story bonus

More from the brothers Sloan in a Q&A, plus tips for finding the right product niche.

### Tips for business success

Fifty-two ways Costco can help your business succeed (from the archives).

### Book Look

News in the publishing world, book signings and a book giveaway.

### More Creative Cooking

Summer salads galore, perfect light dining for the hottest month.

### Member Profile

Ross Shafer delivers business advice riddled with humor (from the archives).

### More Buying Smart

The rundown on Service Deli party platters and more menu ideas.



# Taking care of business

*The Connection* gets down to business this month—your business. Whether you are a start-up needing the guidance of our cover-story subject (StartupNation) or a veteran business still keen on learning new tricks, there's something special for you in the August issue.

Only in the *Online Edition* this month, you'll find:

- Updated: 52 tips for improving your business, from *The Connection's* archives
- Extended cover-story interview and tips (StartupNation)
- Extended "Buying Smart": quick meals-to-go menus from Costco's Service Deli
- Exclusive book-giveaway and book-signing events, only in "Book Look"

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CHRIS RUSNAK

## Free autographed copies

See "Book Look," only in the *Online Edition*, for details on a drawing for five autographed copies of *Two Little Girls in Blue*, by Mary Higgins Clark.



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## from the publisher's desk

Ginnie Roeglin



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of The Costco Connection.

AS THE LAST LAZY days of summer wind down, it's time to get back to business. Whether you're thinking about starting your own small business or working for a Fortune 500 company, you'll find lots of great tips in our cover story about the Sloan brothers and their company, StartupNation, beginning on page 18. The seven practical tips from these two down-to-earth guys apply to businesses of any size and at any stage.

Costco was originally founded to be a wholesale resource for small businesses. While our business has evolved over the years to include a wider assortment of consumer goods, we still consider small businesses an important part of our market. For example, did you know that Costco delivers business supplies from our six Business Centers in five metropolitan markets—Seattle, the Bay Area, Los Angeles, San Diego and Phoenix? You can shop at these locations or order business supplies on [costco.com](http://costco.com) for delivery directly to your business.

If you live outside these major markets or operate a business out of your home, we'll soon be able to better serve you with a broader selection of business products and supplies on [costco.com](http://costco.com). Stay tuned for more information on our expanded business supplies program over the coming months.

Many students are heading back to the business of school later this month. To get them off to a fresh start, you'll find everything they need in our collection of back-to-school items, starting on page 57.

As your schedule fills with school and sports activities this fall, save time and your sanity with the prepared entrées and side dishes in our Service Deli. As Pat Volchok explains in "Buying Smart" (page 44), you can put a delicious and economical dinner on your family's table in minutes. You'll find more menu ideas and our Costco cookbooks on [costco.com](http://costco.com).

Last but not least, we wrap up the summer with our final month of special savings in our Passport Coupon Book. This month, you'll find hot deals on furniture, flooring, computers, TVs, business services and more.

Happy August from all of us at Costco! ☐



David W. Fuller is Assistant Vice President, Publishing, and Editor of The Costco Connection.

## from the editor's desk

David W. Fuller

I HAVE A READER named Lew Paz to thank for inspiration this month. Paz read my July column about thoughtfulness and sent me a copy of his book, *Pushing Ultimates, Fundamentals of Authentic Self-Knowledge* (PlumBell Publishing, 2006). An exploration of a wide range of philosophical and metaphysical topics, it appears to be more than a quick read, just the kind of thing for those "reflective pauses" I touted in the column.

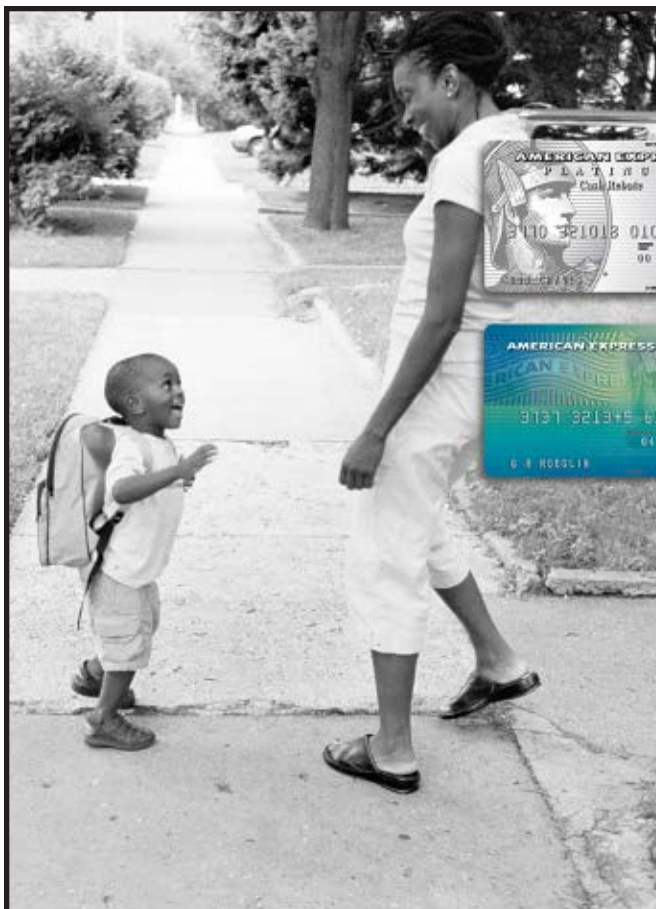
But it is Paz's action in sending the book to me that

I want to discuss. You see, we live in a world that seems to receive information from them, rather than convey it to them. The reality is that, even in this age of automated call centers, it often still is possible to pick up the telephone and reach a reporter at the daily newspaper, or an aide of the local Congress member, or the vice president of marketing at a major corporation. Certainly, some are easier to reach than others. But I think you would be surprised at how accessible the individuals at some of these seemingly faceless organizations can be.

The truth is, such seemingly faceless entities, which, after all are composed of individuals, generally are much more accessible than we imagine. We simply have been conditioned to receive information from them, rather than convey it to them. The reality is that, even in this age of automated call centers, it often still is possible to pick up the telephone and reach a reporter at the daily newspaper, or an aide of the local Congress member, or the vice president of marketing at a major corporation. Certainly, some are easier to reach than others. But I think you would be surprised at how accessible the individuals at some of these seemingly faceless organizations can be.

I suggest that the next time something moves you, negatively or positively (as in Lew Paz's case), you take a step away from the acceptance of facelessness and contact the real live human who moved you. Whether that person is pleased or not to hear from you, he or she will be just as heartened as you to know that there is a real human on the other side of the communication. ☐





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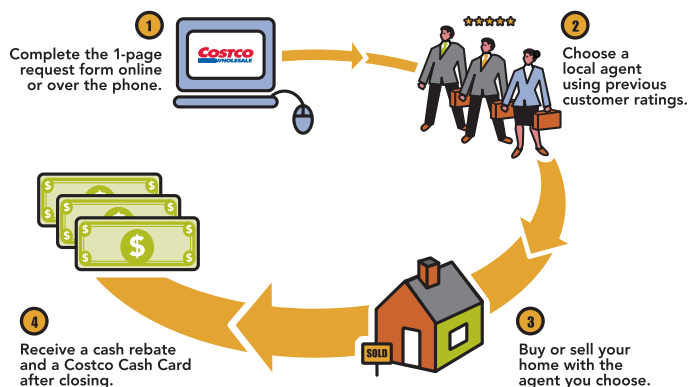
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## Debate goes on



**In response to the July Debate, "Should illegal immigrants be granted amnesty?"**

**YES.** This issue primarily addresses our Mexican neighbors coming to the U.S. in search of a better life for themselves and their families. When did we as a nation forget that we are all immigrants to this great country, except for the Native Americans?

Most American nationals would do whatever it takes to survive and support our families. Many Mexicans come to the U.S. to put food on their tables, clothes on their backs and a roof over their heads. They come here taking jobs that most of us won't do. We are all equal in God's eyes and we should bring back the human element into this whole discussion.

*Mike Buss, Prescott Valley, Arizona*

**NO.** Illegal immigrants perform labor in this country that others do not want to do. They are paid little. Why not let them work hard like so many others immigrants to become naturalized? Otherwise, it's a slap in the face to all the immigrants who have worked to become naturalized citizens. Let illegal immigrants earn citizenship and respect being an American. Otherwise, they will not respect their citizenship.

*Thelma Porter-Trickett, Hollister, California*

**YES.** I believe we need an alternative, humane path to citizenship for the illegal immigrants working in this country. But amnesty is the wrong word for the program Bush has proposed. Amnesty is defined as a pardon. In other words, people are excused without cost or obligation.

The Bush proposal requires that, to obtain citizenship, those who entered illegally must learn English, remain drug- and arrest-free, pay taxes, contribute to FICA and remain employed. How can we call the requirement to learn English a free ride? Have you ever tried to learn a foreign language? And how can someone who is holding a job and paying taxes be called a freeloader on the American economy?

*Jeffrey P. Gilbard, MD, Woburn, Massachusetts*

**NO.** Illegal immigrants are here, breaking the law—hence the phrase "illegal." The home countries of these people do not allow similar immigration policies. The argument that they are employed in [jobs in the] agricultural and service industries that

American citizens choose not to do is true only because we make it easier for immigrants to get these jobs than for citizens. If immigrants want to work in this country, they must agree to pay for their own education, health care and retirement, not expect free government services paid for by U.S. citizens.

*Helen Cromar, Wenatchee, Washington*

## Odds and ends

### Kirkland Signature brand

I would like to personally salute *The Costco Connection* on its June cover story touting Kirkland Signature™ brand products. I am a small-business owner with two retail stores that offer home furnishings, and I cannot begin to compete with the quality and price offered at Costco. I personally have grown to rely on Kirkland Signature products. They are truly superior in all ways.

There are two other wholesale membership clubs where I live. I have belonged to both of them over the years, and neither can hold a candle to Costco. Therefore, I salute you in all you do as a business operator.

*Quinn Miano, Norfolk, Virginia*

### A taste of quality

A friend recently directed me to a Web site ([www.earlytorise.com/archive/html/041506-2.html](http://www.earlytorise.com/archive/html/041506-2.html)) that said that some brands of extra virgin olive oil can be tainted, unhealthy and more. Since I use only Kirkland Signature olive oil from Tuscany, I decided to investigate on my own. I read the label on the seal and in just a few minutes I was told who grew the olives, who crushed them and who bottled the oil in my very own bottle, along with a map. That was all the assurance I needed to know that I am buying a high-quality product at Costco.

*Steve Cabito, Santa Rosa, California*



### Home companion

I own a bed-and-breakfast in Mount Shasta, California ([www.shastamountinn.com](http://www.shastamountinn.com)), and I have furnished it with many things from Costco, such as sheets, towels, a sun umbrella, etc. [See July cover story.] I drive 50 miles to the nearest Costco to buy my food and snacks (the blueberry bread has been a big hit). When people comment on something in the bed-and-breakfast, I am proud to say I bought it at Costco. The quality is great and, increasingly, you offer organic food, which is important to many of my guests.

By the way, the people at Costco are the best.

*David Knowles, via e-mail*

## Have something to say?

Readers are encouraged to submit letters to our editors on any topic or issue covered in *The Connection*. Please include your full name and phone number or address. Send all letters to: Dialogue, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088; fax to (425) 313-6718; or e-mail to [dialogue@costco.com](mailto:dialogue@costco.com). The editors reserve the right to edit letters for publication.

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## Debate goes on In response to the June Debate, "Should cell-phone use be allowed in airplanes?"

**NO.** I think the answer to this debate is to allow text messaging. That way, the people in favor of usage are somewhat appeased, and those against it (like myself) won't be disturbed. The airlines currently allow passengers to watch their own DVDs. However, they require those passengers to use headsets so as not to disturb fellow passengers. Apply the same logic to this situation and eliminate the annoyance factor.

If unrestricted cell-phone usage is allowed, the flight attendants should be sent to referee training since they will spend the majority of their time settling heated arguments.

*Susan Dillow  
Las Vegas, Nevada*

**YES.** The Federal Communications Commission should not restrict the use of cell phones. The less the government gets involved—unless it's a matter of safety—the better.

However, the airlines should restrict cell-phone use, perhaps allowing them the last 20 minutes before landing or when there is an in-flight emergency. I would definitely prefer an airline that restricts cell-phone use.

*Tania Duffin  
Santa Clara, Utah*

## In response to the July Debate, "Should illegal immigrants be granted amnesty?"

**YES.** Look at the issue of illegal immigrants in this country from this point of view: Most people think Latinos only come here for wel-

fare, but they cannot obtain those kinds of benefits. Also, if you take a look at the agriculture field, you don't see a lot of white or black people working 10- to 15-hour days in the fields. Why? Because they don't want to work that hard and the wages are too low.

Everyone in this country benefits from the labor of illegal immigrants. We are all equals as human beings. The government has to find a way to legalize the workers who qualify for residence. They should go after those who don't contribute to the economy and those who get in trouble.

*Noe Moldanado, via e-mail*

**NO.** Illegal immigrants should not be given amnesty. Not only did they illegally cross the border, thereby bypassing all of the people legally waiting to come to the United States, most do not contribute to our economy or our society. While they do fill low-wage positions, they do not pay taxes on wages because they are illegal, and it is illegal to hire illegal immigrants. They also send most of the money back home. They cannot get health coverage, so most end up at the local hospital being treated courtesy of the U.S. taxpayer.

Don't get me wrong, I am not against immigration. My ancestors were immigrants. I am, however, strongly against people coming to my country illegally and sucking our system dry. I am very angry at my government for postponing action on this very important issue decade after decade.

*Melissa Henderson  
Watsonville, California*

## Odds and ends

### Organic kudos

I want to thank you for the organic foods (berries, etc.) now stocked in Costco stores and encourage you to have more. It's the way of the future. I would love to see bulk dry goods like grains, beans, etc., available too.

*Michelle "Mike" Kerr  
Kamuela, Hawaii*

### Maui wowie!

We just returned from a one week trip to Maui that we booked through Costco. It included six nights at the Westin, car rental, and plane tickets for my husband, myself, and our two children ages 4 and 7. It was absolute perfection.

From the minute we stepped off the plane and were greeted with

beautiful flower leis (also part of the package), to the seamless car rental pickup to yet another flower lei greeting and a kiss at the Westin, we were in heaven.

The hotel was so beautiful and the pool—actually an 87,000 square foot water wonderland—kept us from venturing out other than for dinner or a snorkeling trip. We love you guys at Costco even more after having such a wonderful travel experience.

*Elizabeth Dixon, via e-mail*

### All that glitters ...

I recently purchased Borghese Age-Defying Protective Moisture Lotion and have been using it daily. The cream itself is fine, but the silver surrounding the pump dispenser has been peeling off. I did notice that the "silver" is sort of bubbled on the bottle. It gets on my hands when I pump the cream and then gets onto my face when I apply the cream.

I don't know if this is a problem other people had or perhaps this bottle was defective, but I thought you should know. I originally read about the product in *The Costco Connection* and was disappointed about the faulty packaging for this fairly expensive product.

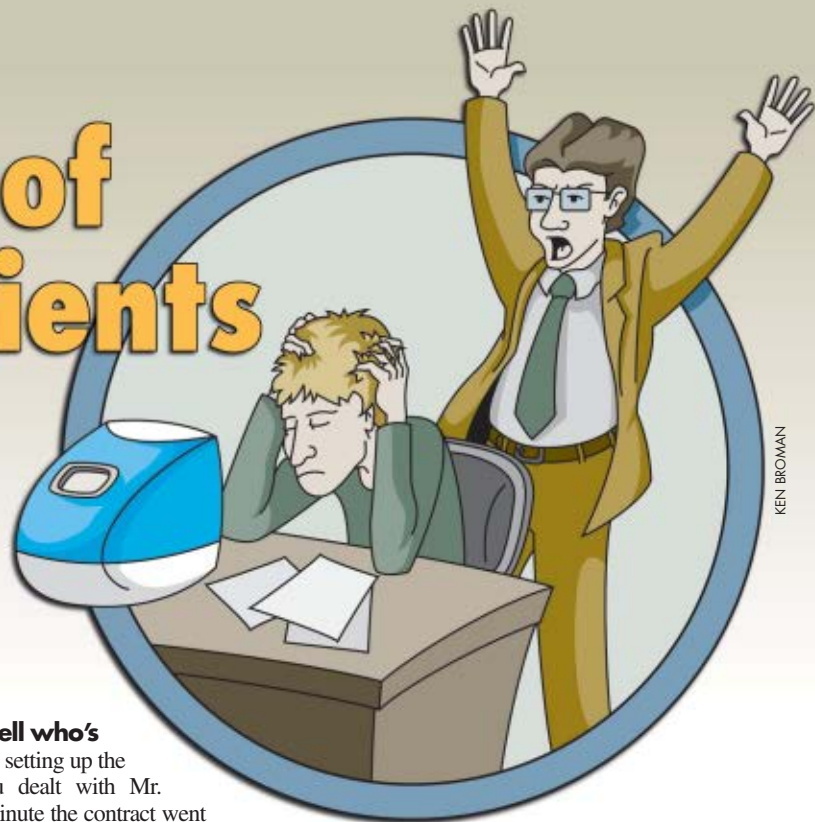
*Nina Horowitz, via e-mail*

*Beauty Care Buyer Erin Medved, responds: We discovered after we shipped the product to the warehouses that a small lot of this product had this issue. What we found out from the manufacturer is that they did not bake the coating on the pump long enough, which is why it is flaking and causing silver specks. They assured us only a small number of bottles were affected.*



# Letting go of difficult clients

## It's not much fun, but it has to be done



KEN BROWMAN

By Amy Berger

**T**he first time I did it I had been in business only five weeks. The client I signed up with sounded fabulous over the phone—intelligent, sensitive, reasonable with deadlines. But when we got into the actual nitty-gritty of the work, I developed the sickening feeling that nothing I produced would be good enough. I terminated the contract and returned the \$5,000 deposit. I also had to invest \$69.95 of my own precious resources to return paperwork and research materials—a heck of a way to start my own business!

Although it was a heartbreaker, I'm glad I let go of that client. The stress I would have felt for two months trying to please this person would surely have done me in. Plus, three days after terminating that contract, another one came in and things have been lucrative ever since.

Here are some hints for determining whether or not to sever ties with a client before an uncomfortable situation goes too far.

**The client seems ambivalent.** You've had your first or second meeting with the client, and all seems to be going well. The chemistry feels right—or at least right enough—and the client has indicated he will sign the contract you presented.

You're excited about the project and raring to go. Then several days go by and there is still no signed contract humming through your fax machine. You receive a call from the client saying he has to go out of town for a few days and will sign it as soon as he returns. Or you learn that there are other levels of management who must approve the contract prior to signing. Worse yet, you stop getting responses to your e-mails altogether.

Then, out of the blue, your client surfaces and says he is ready to sign, but the contract must be revised to include the new start date. Search your soul and ask, "Do I really want to work with someone who drags his feet like that?" Maybe, maybe not.

**You can't tell who's boss.** While setting up the contract, you dealt with Mr.

Jones. The minute the contract went into effect, however, Jones got transferred to the Middle East and you now report to Ms. Brown, or, worse yet, to Ms. Brown and Mr. Green. By week three you'd expected to accomplish certain tasks, but you're still figuring out who does what. Do you really want to stay around and let your client's internal office politics waste your time?

**Your communication styles don't mesh.** Talk with your client a lot, and not just about the project. Find out how she functions on a stressful day; monitor how she

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The stress I would have felt for two months trying to please this person would surely have done me in.

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communicates with you. Does she return your calls on a timely basis? Is she only an e-mail type of communicator? Does this fit into your most productive work style? Although the project might be very interesting—and the promise of payment even more alluring—if you have to struggle to get answers to simple questions, who needs the aggravation?

**The client is over-involved.** After you complete your initial project kickoff meeting, try to get some kind of "deliverable"—such as a list of questions or assumptions—to your client within the first week, if possible. How

does your client react? Is he pleased with your insights so early into the project and does he encourage you to continue your work? Does he sound nervous and suggest having more meetings to clarify things? Does he talk to you as if you were an employee rather than a contractor? If you know you have a clear understanding of what needs to be done, yet your client isn't sold after several e-mail transmittals or phone calls, it may be time to walk away and find clients who trust your expertise.

Once you've made a decision to end your working relationship, be prepared to do one or all of the following:

- Return all or part of payment received.
- Write a termination letter stating that you are pulling out of the project and your client owes you nothing.
- Write a termination letter stating that you are pulling out of the contract for specific reasons (i.e., irreconcilable differences) and that your client owes you *x* amount. Then hire a good attorney or mediator.
- Expect to receive no or minimal payment.
- Expect to sleep well at night.

The bottom line is this: You're the boss, the master of your own destiny, or at least your own sanity. If you've been in the business world long enough, you know that when one door closes, another, better one typically opens. **■**

---

*Amy Berger is principal of Berger Technology Research—a market research and writing firm serving high-technology and financial-services clients—and the author of The Twenty Year Itch: Confessions of a Corporate Warrior (Motivational Magic Press).*



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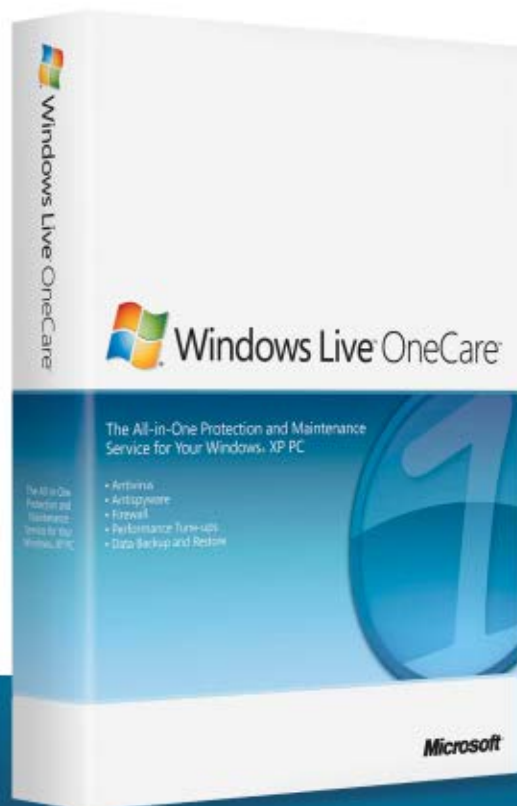


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## PAUL & SARAH EDWARDS: LIFESTYLES FOR THE MILLENNIUM



**Paul & Sarah Edwards** are pioneers in the home-business field. They can be reached on the Web at [www.workingfromhome.com](http://www.workingfromhome.com).

### Think local, think global

"I LIVE IN A SMALL CITY where there isn't enough business for me locally, but competition on the Internet is such that I can't live on what I earn from international jobs," one of our readers explained. This is a dilemma we hear often these days. The global village is here, with newfound opportunities as well as a new set of challenges. We believe the flexibility of having an independent career can be an advantage in riding the waves of a changing marketplace.

Often that means having one foot solidly in your local community and the other in the broader world of national and international commerce. Recast your businesses so that you can

tap the vast cyber-world with a specialized niche offering, while providing basic services or products to your own community.

If you are creating Web sites, for example, it's important to find a specialized industry you can serve that requires a high level of personal communication and understanding based on your experience. Such a specialty can attract clients from anywhere who are willing to pay well.

Then, within your community, you can be more generalized, serving clients and customers in a broader range of industries, from a local writer to a local dry cleaner, who appreciate the hands-on person-to-person touch of working with someone face-to-face.

Sometimes a novel niche can thrive both on the Internet and regionally, such as Nancy Coonridge's free-range goat cheese with locally grown spices from the wilds of New Mexico. You can also repackage what you offer to suit local needs so it will serve a broader national or international marketplace, like Michelle Dunn, who operated a local collection business in Plymouth, New Hampshire, and then wrote an e-book and developed a member-based Web site, [www.credit-and-collections.com](http://www.credit-and-collections.com), as a resource for others in her profession.

In other words, today's economy can reward those who think both large and small. ☐

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If so, *The Connection* and Paul and Sarah Edwards would like to hear about what you've done and the challenges you experienced. Your story may be featured in an upcoming book by the Edwardses and in a future *Connection* article.

For full details, see [www.postcorporateteacherinstitute.com](http://www.postcorporateteacherinstitute.com). ☐



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# Hackers hitting college records

Also:

- Bailout deals
- Phone tax

COMPUTER SYSTEMS AT universities across the country are becoming favorite targets of hackers. Colleges account for the largest percentage of hacker hits: about 30 percent of computer security breaches reported last year, according to the consumer data-collecting firm ChoicePoint. (Ironically, ChoicePoint itself was a victim of a major security breach in 2005.)

Statistics show rising numbers of these problems, which have exposed personal information of thousands of students, alumni, employees and college applicants, including Social Security numbers and, in some cases, medical records. Since last January, at least 845,000 people have had sensitive information jeopardized in 29 security failures at colleges.

Authorities say hackers are realizing that college-based computers hold many of the same types of records as banks, but they are much easier to break into and lift information from. One security expert said schools are targeted because hackers have found out operating budgets don't make computer security a priority. This makes schools easy prey.

Unfortunately, according to one security official, "a university is fighting for every dollar to maintain a good education standard and it doesn't necessarily allocate a security budget—at least not until it gets hit a couple times and causes major problems."

It's critical that universities allocate sufficient funds to protect their computer systems. Students, meanwhile, should take basic steps to protect their personal information. See the Identity Theft Resource Center, [www.idtheftcenter.org](http://www.idtheftcenter.org), for tips on avoiding and responding to identity theft.

## States fighting mortgage fraud

Illinois has a new law to protect homeowners from "bailout deals," a type of mortgage fraud. It requires written details of services from mortgage bailout firms and gives homeowners more flexibility if they want to cancel an agreement. It goes into effect in January, and many other states are considering similar laws.

Homeowners who are struggling to make payments can opt for a bailout and transfer their house deed to a third party for a limited period of time. This supposedly allows them to get back on their feet financially and purchase the home back with a new mortgage. Unfortunately, many homeowners who thought they were temporarily signing over the title to their home are never able to get it back.

The new Illinois law allows the owner to cancel a bailout agreement up to five days after it is signed. If the deal is canceled, the owner will regain the title and any mortgage debt carried before the agreement. Additionally, rescue firms must pay the homeowner at least 82 percent of the fair market value of

the property if the homeowner is eventually unable to buy back a home.

## IRS to refund phone overcharges

Here's a follow-up to a story that has been in the news recently about an obsolete tax that is finally being removed from current phone bills.

An obscure federal tax on long-distance calls was levied on wealthy phone users to help support the eight-month Spanish-American War in 1898, and it was never repealed. Over the years, the tax has trickled down to virtually all phone users.

However, according to federal regulators, anyone who has paid for long-distance or cellular phone service in the last three years is entitled to a refund. The size depends on the amount of calling. Those who regularly pay substantial bills for long-distance and cellular service may be eligible for a substantial check.

Phone users must file a refund claim with their 2006 federal income-tax return. The IRS is still determining how to calculate who is entitled to how much.

I suggest that you watch for more information as tax time gets closer. To learn more, go to [www.IRS.gov](http://www.IRS.gov). You might also start collecting receipts from long-distance phone calls you made from 2003 to 2006. [E]



AMY CANTRELL

**David Horowitz is a leading consumer advocate. His "Fight Back!" commentaries are heard daily on the Jones Radio Network. For stations and times, check the radio page at [www.fightback.com](http://www.fightback.com).**

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## Ask David Horowitz

**WE BOUGHT** a house 12 years ago. At the walk-through, we realized it didn't have a driveway, though the model did. We bought it anyway, because of the affordability and the good neighborhood. The community association limits each residence to two cars unless the property has a driveway. There are other parking spaces available, but they're for visitors. The city confirms that the community is a "limited-parking community." When we moved in, my two kids were young, but now they both drive. We have four vehicles, and they've been towed several times. The association isn't fair!

**Domingo Tustin, CA**

DOMINGO, if there were new rules that you didn't agree to, then you could cry foul. But you knew the limit when you moved in. It's not the association's fault.

I suggest that you propose to the association that they convert some of the visitors' spaces to residence parking, obtainable by permit for a monthly fee. Your other options are to appeal to the city council to rezone the community, reduce the number of cars parked at your home to conform to the rules or consider moving.

## Do you have a question for David?

Just log on to [www.fightback.com](http://www.fightback.com) and "Ask David." He will personally respond to your problem if you follow the instructions printed on his Web site. (Costco members receive a rebate off the normal fee.) Questions and answers of the greatest interest to Costco members will be used in this column with the permission of the contributor and will be posted on [www.fightback.com](http://www.fightback.com).



# Should people be allowed to bring their own snacks to venues?

Many folks would like to bring their own snacks and beverages to venues such as theaters and sports events, but the owners usually don't allow this.

The main reason, the owners say, is that they make most of their money from food concessions, and letting people bring their own munchies would put them out of business. However, nutritionists warn that not only is concession food overpriced, it's unhealthy. What do you think?



Find out more about this topic on the Web:

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[http://money.cnn.com/2002/03/08/smbusiness/q\\_movies/](http://money.cnn.com/2002/03/08/smbusiness/q_movies/)  
[www.csmonitor.com/2005/0325/p12s01-almo.html?s=widedp](http://www.csmonitor.com/2005/0325/p12s01-almo.html?s=widedp)

PHOTO: FRANCE FREEMAN/  
LORY WILLIAMS

## YES

from members:

**Jennifer Hardy**  
Huson, Montana



What vendors offer is all junk food, and more people want to eat healthier foods.

**Joshua Evans**  
Charlotte, North Carolina



Until venue owners drop prices, I will support people bringing their own snacks.

**Cathy Sittenauer**  
Kansas City, Missouri



Bringing your own snacks is cheaper and you can have more of what you want.

## NO

from members:

**Richard J. Butterly**  
McKinney, Texas



Theaters and sporting venues would have to generate more revenue by raising ticket prices and parking fees.

**Diane Corredor**  
Mulberry, Florida



Businesses need that money as part of their profit margins.

**Ken Heptig**  
Charlotte, North Carolina



Business owners own the venue and should be able to conduct their business as they see fit.

## from experts in the field:



**Cynthia Sass, R.D.**, is a spokesperson for the American Dietetic Association ([www.eatright.org](http://www.eatright.org)).

I MUST CONFESS—I'm a frequent moviegoer who loves settling into my seat with a fresh bucket of popcorn and an ice-cold drink. However, I'm also a registered dietitian who strives to help people with food allergies and special diets live normal, healthy lives, and going to the movies is about as normal an activity as any.

When summer rolls around, there's nothing like getting together with friends or family for a movie or a sporting event. For most people, the concession stand is an easy option for some munchies, but if you're one of the millions of Americans with special dietary needs, it can be a downright dreadful experience.

Put yourself in Emily Miller's shoes. Her husband, Jack, has high cholesterol and was recently diagnosed with type 2 diabetes; their oldest child, Ethan, is allergic to peanuts; and little Eva is allergic to wheat. The first and only time Emily and Jack tried to buy theater snacks, they wound up missing the beginning of the movie and temporarily raising their blood pressure. After holding up the line to scan ingredient lists and ask pertinent questions (what kind of oil does your popcorn machine use, do you add any seasoning, etc.), they walked away with two disappointed kids and no option that could meet all of their needs.

Let's face it—it's tough to smell and hear others snacking around you as you sit through a film or a game empty-handed (especially for perpetually hungry Ethan). These days, when the Millers depart for just about every other weekend activity (park, beach or baseball game), they pack a bag full of healthy snacks that meet Jack's, Ethan's and Eva's dietary restrictions.

The above hypothetical situation may seem a bit extreme, but millions of Americans deal with diabetes, food allergies or other health problems requiring dietary restrictions. This means that, for many people, purchasing snacks is far more difficult than just deciding between a small, medium or large bucket of popcorn. A trip to any venue should be a pleasant experience for everyone, including those with special diets.

While the cost of the concession stand is frequently discussed, this debate extends far beyond calories and costs. It's about empowering individuals and families to maintain control over their health, safety and quality of life. 📺

## from experts in the field:



**Kendrick Macdowell** is general counsel and director of government affairs for the National Association of Theatre Owners ([www.natonline.org](http://www.natonline.org)).

I'M REMINDED OF AN EPISODE of *Dharma and Greg*, in which whimsical Dharma starts a business—but that “business” turns out to be letting people do whatever they want in her place of business. People trade things. People meet each other. People finish using something and pass it on. No money ever actually trades hands. Practical Greg is utterly mystified. And that's *Dharma and Greg*. It's a sitcom.

In the real world, a business has to be driven by getting consumers to trade their money for something they want. That's what keeps people employed; keeps employee benefits in place; keeps a valuable service in that neighborhood; permits reinvestment in better service, better equipment and better products; maintains the contribution to the local economy and the tax coffers; and permits some return on investment.

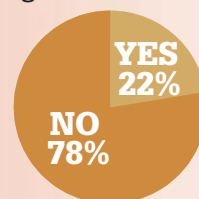
Popcorn, sodas, candy and a cornucopia of concessions are very much a part of America's ritual love of movies on the big screen. And those same concessions are a very important revenue stream for theater operators. Indeed, without that concession revenue, many theaters would not be able to stay in business—certainly not without doubling or tripling ticket prices.

So, should people be allowed to bring their own snacks to movie theaters? Well, should people be able to bring in their own projector and use a blank wall in the theater to show home movies? Theater operators are in the business of showing movies and selling snacks. You can hardly blame them for wanting an exclusive right to show movies and sell snacks on their own premises.

It's a safety and liability issue as well. Most theaters prohibit bottles and other glass containers, for obvious reasons. Broken glass in a dark room is a lawsuit waiting to happen. (And let's face it—not all patrons treat movie-theater floors respectfully.)

So if moviegoers could bring in their own snacks, theaters would have to employ someone to check sacks of snacks to make sure no glass items and other prohibited items (alcoholic beverages, items with exceptionally strong odors, items that could become dangerous trash) were coming into the theater. And those additional employees add cost—just to check on people who are already reducing profit! 📺

**JULY  
DEBATE RESULTS:**  
Should illegal immigrants  
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# Tips for buying a cell phone

## Costco: 1 million cell phones strong

Costco is expecting to serve its 1-millionth cell-phone customer this month. That's a lot of phones since the in-warehouse wireless kiosks opened in May 2004. Mark Saltzman's tips on buying a cell phone and a plan are just in time for the next million.

**Q: I'm buying a new cell phone. What are the key factors in deciding what phone and carrier I should choose? And what features should I consider?**

**A:** I'd have to answer this question with another one: What are you using it for? If you are keeping the cell phone in your car in case of emergency, I'd go with an inexpensive one, with the least expensive carrier plan. If you're looking to use the phone mainly for e-mail on the go, then I'd recommend a phone with an intuitive keyboard (such as a PDA).

If style is important, you'd likely want a small and sleek phone, such as the Motorola Razr. Love music? Buy a cell phone that plays MP3s on small memory cards. Want to take pictures, and even watch video clips? Get a new model with these advanced capabilities. You get the idea: A phone isn't just a phone anymore.

The next big issue is choosing a carrier for cell-phone service. The first question to ask is where you'll be using the phone. Make sure the carrier provides service to the places that are most important to you. Carriers often have detailed maps that show their coverage area.

You'll likely have to sign a contract with the carrier for service. *This contract is extremely important!* Your signature locks you in as a customer for a given length of time, usually 24 months. While you usually have about 14 days to change your mind or switch phones, terminating your contract prematurely after that—such as switching from one carrier to another—will result in a cancellation fee that can cost up to \$200.

The contract covers several key issues:

**Billing cycle.** Most plans offer a certain number of minutes in a 30-day billing cycle. Make sure your plan has enough minutes for your level of use, and look at policies covering midcycle activation.

**Activation fee.** Most plans charge activation fees, which appear on the first bill. When you add others to the plan, activation fees are also charged, but usually at a lower rate. Some plans offer rebates for activation fees.

**Cancellation policy.** If you cancel the policy after the initial grace period, you'll pay! Most carriers charge a cancellation fee, and you're also responsible for prorated access charges, taxes and any other charges on your account.

**Upgrades.** What if, over the course of a con-

tract, you want to upgrade to a new phone? This is a good question, given that technology rapidly changes. Upgrade policies vary from carrier to carrier. With some, you can get new phones at good prices (rebates) after you've been on the contract for a significant period of time, such as 12 months out of a 24-month contract.

**Bottom line:** Be sure to read and understand the contract before you sign. Do your research. Ask questions, and get reports from family and friends about what service they use. Then pick the best phone and carrier plan that suits your needs and wallet.

So what about new features that you hear more and more about? The big three are built-in cameras, Bluetooth wireless capability and MP3 players.

Using the camera to take pictures and short video clips is pretty easy. To use the camera function on your phone, simply press the button with a little camera icon (usually found on the phone's side) or look for the camera option in the menu settings.

Regarding how to get photos off the camera, you can do this in many ways, depending on your carrier. Options include connecting the phone to your computer via a USB cord, e-mailing them from the phone to your PC or another cell phone, or using a flash memory card in the phone and plugging it into a compatible port on your PC or printer.

Many new cell phones also let you wear a wireless headset that uses Bluetooth technology, so you can chat hands-free—with no cord running between your earpiece and the phone. All you need is a cell phone with built-in Bluetooth—something many new phones offer—and a small headset (usually sold separately) that goes in your ear.

When you buy the headset you'll first need to pair it to your cell phone so they can communicate between one another. You need to do this only once. It's a relatively simple procedure; specific instructions come with your cell phone.

And in regard to music players, most companies offer programs that enable you to download music. Check each program for specifics. ☐

## The Costco Connection

Costco offers cell phones, headsets and service plans in special kiosks in most warehouses. As a bonus, Costco members get a mail-in rebate matching the activation fee.



**Marc Saltzman, a leading high-tech reporter, contributes to more than three dozen prominent publications, appears on radio and TV, and is the author of 13 books.**

JOHN HRYNUK

## Ask Marc Saltzman

Questions about electronics or computers you purchased at Costco? Send them to:

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GARY CORNHOUSE/GETTY IMAGES

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### By Gary M. Stern

ON SEPTEMBER 11, 2001, Donna Childs, president of Childs Capital, a Wall Street-based economic-development company, was shopping at a drugstore at the World Trade Center. When police evacuated the building, she returned to her apartment in Battery Park City, a stone's throw from the fated buildings, where she says everything "was in total darkness. All I saw was a streaming wall of gray soot and ash."

Childs phoned her office, told her 13 employees to return home "because something terrible has happened at the World Trade Center" and was forced to flee her apartment, take a ferry to Jersey City and stay with a friend in Hoboken until the Wall Street area reopened a week later.

Nonetheless, her business was continually operating. And unlike the estimated 40 percent of lower Manhattan small businesses that closed due to 9/11, Childs Capital ([www.childscapital.com](http://www.childscapital.com)), which specializes in aiding poor countries, kept on humming like a well-oiled engine. Thanks to her experience as a director at Swiss Re, the largest reinsurer in the world, Childs, a Costco member, had her disaster recovery plan in place. That plan saved her business and sparked *Contingency Planning and Disaster Recovery: A Small Business Guide* (Wiley, 2002), which she co-wrote with Stefan Dietrich.

In fact, Childs filed her insurance claims immediately and was

paid in three days, while some unprepared businesses waited years for theirs.

Devising a recovery plan pays off whether or not a disaster happens. Childs notes that her company's insurance costs were reduced in "double digits" because its recovery plan demonstrated that the company had decreased its risks. Moreover, because large businesses want to make sure that their suppliers can deliver during an emergency, having a disaster plan helped Childs Capital maintain business accounts and secure new ones.

Developing a business continuity plan also helps a company's staff cope with the emotional difficulties triggered by a hurricane, earthquake, fire or other disaster. "Having a plan in place gave us a sense of competence. We anticipated disruptions. We had more of a sense of control and didn't panic," Childs says.

Childs advises small businesses to back up information technology and make sure the data is accessible electronically. One software company stored its intellectual property, necessary to complete a \$25 million contract to develop code, in a safe deposit box in a bank near the World Trade Center, which was destroyed. Childs recommends that small businesses use a professional data center and have redundant sets of data online so businesses aren't totally dependent on physical assets.

Most plans will cover almost any disaster. In case of a bird flu pandemic, however, businesses should encourage telecommuting, because staff shouldn't work in urban centers, where the disease can be easily transmitted. Every business must develop its own unique business continuity and disaster recovery plan. Restaurants, for example, must consider endorsements (add-ons) to their insurance for food spoilage. (During the New York City blackout in 2004, restaurants lost \$50,000, on average, due to food spoilage.)

According to a study by the Federal Emergency Management Agency, 90 percent of businesses that fail to reopen within five days of a disaster eventually close. Childs surmises, "You either recover quickly or not at all."

A 2005 Red Cross study of 204 small-business executives (61 percent of whom said they were not prepared for an emergency) noted four reasons why entrepreneurs fail to develop a disaster recovery plan: (1) They think it won't happen to them; (2) it's too expensive; (3) it's too time-consuming; (4) they don't have enough access to information.

"Don't delay," Childs advises. "Even if you can't get it all done, get some of it done. You can do it incrementally." [E]


Gary M. Stern is a New York-based freelancer and co-author of *Minority Rules: Turn Your Ethnicity into a Competitive Edge* (HarperCollins, 2006).

## The Costco Connection

Costco members can find items for home and business disaster preparedness, from food to electronics, at Costco and on [costco.com](http://costco.com).



# The brothers Sloan

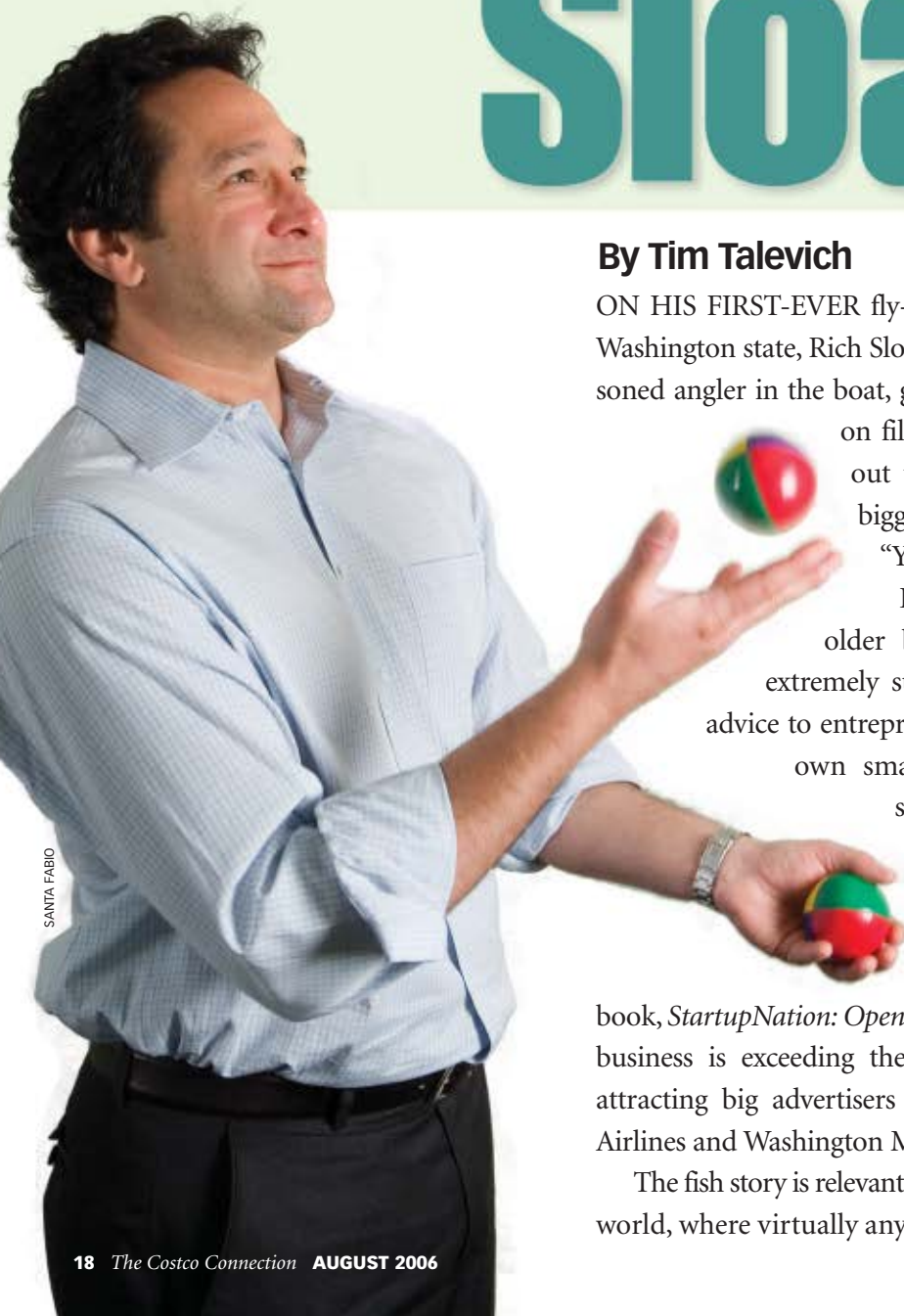


By Tim Talevich

ON HIS FIRST-EVER fly-fishing trip, on the Yakima River in Washington state, Rich Sloan landed a modest-size trout. A seasoned angler in the boat, getting ready to capture the occasion on film, offered this advice: Hold the fish out toward the camera to make it look bigger. "No, even farther out," he said. "Yeah, that's it."

Rich Sloan is co-founder with his older brother, Jeff, of StartupNation, an extremely successful media business that offers advice to entrepreneurs on how to succeed with their own small businesses. The Sloan brothers spread their small-business tips through a busy Web site that attracts some 250,000 visitors a month, a radio program that is in 80 markets (and expanding every month) and a book, *StartupNation: Open for Business* (Doubleday, 2005). Their business is exceeding their financial expectations, thanks to attracting big advertisers such as Microsoft, Dell, Southwest Airlines and Washington Mutual.

The fish story is relevant because of this fact: In today's Internet world, where virtually anybody can set up a nice-looking shop



SANTA FABIO

and proclaim himself an expert, there are too many people holding fish out as far as their arms can go.

But, by any standard, not the Sloans. Here's why.

## Lights out, light on

Typical business experts love to cite their MBAs and lengthy curricula vitae. Not Jeff and Rich Sloan. "We are about as far away from textbook information as you can get," says Rich. "We've never taken a business class in our lives, let alone have [business] degrees." (In fact, Jeff was an English major; Rich studied Asian history.)

What they do have starts with a smart little device called the Battery Buddy. On a rainy night in 1987, Jeff Sloan was sitting in his car near Flint, Michigan, when he saw a guy leave a restaurant and go to start his car. Thanks to leaving the lights on, the battery had died. The man went from car to car in the pouring rain, looking for somebody with battery cables, but ended up calling a tow truck.

Wouldn't it be nice, Jeff thought, if cars had some kind of "battery saver"? Three years later, after countless hours of developing a prototype and pounding on doors, Jeff and Rich, 28 and 21 at the time, stood in the boardroom of a company that made accessories for Detroit's automakers and got a thumbs-up for the Battery Buddy. Sloan Products, a division of Sloan Corp., was on its way.

The brothers made enough money off the Battery Buddy to expand into other areas, most notably a venture-capital firm in the 1990s. Sloan Ventures would look for a promising tech start-up, write the business plan, find the management team, attract outside investors and launch the company. The firm backed 15 businesses in all, totaling nearly \$70 million in financing.

But then came the market crash of April 14, 2000, and the pool of angel investors dried up overnight. The Sloans had another idea. Why not create a multimedia company that tapped all the things they had learned about starting and running businesses for other entrepreneurs? They called it StartupNation, and in 2002 found themselves in the business of giving small-business advice.

Their résumé is built on street smarts, but it's complemented by some deeper personal history. "We are a couple of guys who grew up in Flint, Michigan, watching the early-'70s version of Flint, where the unemployment lines were about as depressing as you can imagine," says Rich. "And we decided, 'We ain't working for the man. We're going to go do something for ourselves.'"

## Method to the madness

The makeup artist applies the finishing touches on their faces, and Jeff and Rich Sloan turn toward the cameras. The lights go on, the taping begins and, as though some kind of internal switch has been flicked—*click!*—the brothers begin talking about small business.

On this day the topic is organizational strategies, taped for a Microsoft small-business summit last March. The Sloans adeptly cover the topic, cramming in helpful bits about cash flow, insurance and business plans, interjecting a few per-



SANTA FABIO

sonal anecdotes and effortlessly bouncing ideas off each other. They answer a few questions from the audience without missing a beat.

They also throw occasional friendly barbs at each other. Jeff cautions the audience that many new businesses fail because they haven't organized plans and operations properly. Rich breaks in, "Of course, maybe another hidden reason businesses fail is because they don't have a younger brother to take up the slack for the older brother."

"Right," Jeff allows.

It's a 45-minute session that showcases what sets the Sloan brothers apart: sound advice, enthusiasm and chemistry—a Tony Robbins message with a Rowan and Martin delivery. Certainly other small-business experts out there have comparable experiences of life in the trenches. And other Web sites, including one that we all pay for—the federal Small Business Administration's site—are loaded with A-to-Z information on how to start, finance

**Among many of their early entrepreneurial activities, Jeff, left, and Rich Sloan imported juggling sets.**



## member profile

**Name:** StartupNation

**Principals:**  
Jeff and Rich Sloan

**Employees:** 18

**Address:**  
430 N. Old Woodward Ave.  
Birmingham, MI 48009

**Phone:** 1-866-55-START  
(557-8278)

**Web site:**  
[www.StartupNation.com](http://www.StartupNation.com)

**Comments about Costco:**  
"Our kitchen is stocked full of Costco stuff. And then our office manager uses Costco frequently for basic supplies. In business, you don't have much time. You want to get stuff done, you want to get it efficiently, you want a good value. That's what the Costco membership is all about."

—Rich Sloan



# the sloan seven

Jeff and Rich Sloan offer these tips for small-business success.

## 1 Go for 10 percent of a watermelon instead of 90 percent of a grape.

Be willing to share equity and revenue in order to create a much bigger opportunity.

## 2 Outsourcing is in! Take advantage of expert services that reduce distractions from what you're truly good at doing.

## 3 Use the "CEOs" of communication. Create a regimen of communication with Customers, Employees and Owners, and make it a two-way street for maximum impact.

## 4 Know thy end game. Realize success by working backward from your ultimate "dream-come-true" to today and define all of the steps necessary to achieve your desired ending.

## 5 Hitch your wagon to a star. Team up with strategic partners who can accelerate your growth and help you achieve your goals.

## 6 Harness the power of public relations. Getting your press releases picked up in the media is a low-cost way to boost awareness and, ultimately, sales.

## 7 Manage your burn rate. Control the dollars so they don't end up controlling you.

**Bonus:** Don't buy into your own hype! Be confident and willing to take risks, but don't fool yourself through emotional decisions or hubris.

**ONLINE BONUS!** Read an expanded interview with Jeff and Rich Sloan in the August *Online Edition* at [costco.com](http://costco.com), under "Costco magazine."

and grow a business. Yet nobody else has been able to build a small-business consultancy that has grown as quickly and appeals as universally as StartupNation.

The difference is in the chemistry, the delivery, more than the content. The Sloans relate easily to entrepreneurs, speak their language and have a way of gaining immediate trust—a lot like Tom and Ray Magliozzi on NPR's *Car Talk*. They tell people to create a life plan—do some soul searching—long before a business plan.

The brothers are asked, "Why has StartupNation been so well received?"

"My brother is extremely charismatic," deadpans Rich.

"Thank God for that," shoots back Jeff.

Becoming serious, Rich offers, "First of all, people realize this is authentic. This is real. We're talking in street language. We're not talking in fancy MBA talk. And I think [people like] the fact that we've been street fighters out there, the fact that we aren't billionaires and the fact that we have a real love of people and of helping people. Also, frankly, I think we have a certain zest for life and a sense of humor about us, and maybe that's a little bit contagious."

Jeff adds, "What really turns us on is sharing every pearl of wisdom we've learned with people, and doing it in a way they feel they are being entertained."

And there's the brother factor. "Though it's not present every day, or every hour of every day, it's the fact that Jeff and I are brothers, and we have a lot of rapport with each other that we like sharing with other people," says Rich. "And we have a lot of love for each other. It creates a really positive environment for people to do their learning."

The Sloans run their company equally, sharing the titles "co-founders and head coaches." Jeff, as befits an older brother, is more of the big-idea guy; Rich calls himself more of the "guy who finesses the big ideas and makes them operational and real."

Rich: "I play the smart role."

Jeff: "I play the brilliant role."

## High times for entrepreneurs

What is clear is that StartupNation has struck a nerve in the world of where and how people work. The Sloans call the first decade of this millennium "the heyday of entrepreneurship," for several reasons.

For starters, the corporate world has lost its luster for many people, says Rich, "because of a feeling you're treated like a number instead of an individual." Also, technology enables anybody with a computer and Internet access to cut out on their own and start a business.

"This is an unprecedented time, when you have a toolbox that will allow you to construct the business of your dreams, really, like never before," he says. "There are things that allow you to run your business out of your home, which about 53 percent of all businesses in the U.S. currently are, and it's a growing number."

Another interesting factor is that technology is enabling more women and minorities to run their own businesses, particularly from home. Outside the corporate environment, there is no glass ceiling.

"There are no preconceived conceptions that might get in the way," says Rich. "It's all about their mission, their passion, their ability, and the table is set for them to create their business. So really it's an



DAVID SCHNEIDER

extraordinary time. Extraordinary."

And this may be just the beginning. The Small Business Administration estimates that 550,000 small businesses are started every year in the United States. And the Sloans, who love to travel, say other developing countries, such as Russia, India and China, may see incredible periods of entrepreneurial growth in the coming decade.

"There's a huge hunger for entrepreneurial smarts in those places," says Jeff. "Hopefully, StartupNation and those needs will find a way to get joined up."

## When start-ups grow up

Insatiable entrepreneurs inevitably reach a crossroads: Their company is no longer a start-up, but established. What then?

The Sloans say StartupNation offers challenges that will keep them busy because of the company's growth potential. But, more important, they find fulfillment in their business well beyond the bottom line. "Yes, we make money along the way," explains Rich. "But this is almost like running a nonprofit or something involved in an extremely important social mission for us. In fact, this is a mission for us."

He continues, "We'll stick to StartupNation over the long haul and offshoot businesses will be introduced over time, because inside of us there is an entrepreneurial fire that will constantly need those new logs, those new businesses, to keep that flame alive."

Meanwhile, the Sloans are living the lifestyles they laid out in their own life plans. Both live within a few blocks of their office in Birmingham, Michigan, their hometown, and can walk to the office.

Perhaps another fly-fishing trip or two are also ahead. Rich is asked, "How did that picture of your first trout turn out?"

He laughs, "It looks like a shark." ☐

## The Costco Connection

*StartupNation: Open for Business*, by Jeff and Rich Sloan, is available at [costco.com](http://costco.com). Also, Costco offers a variety of services for small businesses, including credit-card processing, loans and lines of credit, payroll processing and check printing. For more information, see [costco.com](http://costco.com), under "Services."

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The \$25 application fee and a \$4.95 monthly statement fee are waived for Costco Executive Members.

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### 1.64%\*

Plus 20¢ per card-swiped transaction for retail-classified merchants.

### 1.99%\*

Plus 27¢ per transaction for mail-order, phone-order and Internet classified merchants.

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\*Visa/MasterCard service is sponsored through U.S. Bank. Rates listed are for qualified transactions. Reward cards process at a higher rate. Contact NOVA for details. A monthly minimum charge applies when qualified transaction fees and per-item charges are less than \$20 per month. Annual interchange or assessment increases by Visa or MasterCard may affect these rates. Rates and fees may change without notice. Rate and acceptance are subject to underwriting. Call NOVA at 1-888-605-2488 for all terms and conditions. 06EX1108 8/05

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Older brother Jeff, right, is the “big idea” guy; younger Rich finesses the dreams into reality.

SANTA FABIO

## with Jeff and Rich Sloan

By Tim Talevich

RICH AND JEFF SLOAN RECENTLY took time from their busy schedules for a phone interview with *The Connection* from their Michigan office. Here, they talk about StartupNation, what motivates them and the future.

**The Connection:** Hey, are you guys out on the golf course right now?

**Jeff:** Well, it is a beautiful day, but no, I'm right here in my office working away.

**Rich:** Unfortunately, he's 18 feet away from me at his desk.

**Jeff:** Right. Unfortunately for me.

**The Connection:** You've worked to develop a community section on the StartupNation Web site. Explain how that works.

**Rich:** The forums are very rich with peer-to-peer assistance, advice and commentary. Our dream with StartupNation initially was to take all the wisdom that we had accumulated and share it with as many people as possible. But along the way we had an epiphany and realized that the bigger opportunity is simply to complement that with people being able to help each other. And it is happening.



DAVID SCHNEIDER

The Sloan brothers are introduced by Microsoft's Frederic De Wulf at a Microsoft Web seminar.

## Crazy idea, crazy success

**The Connection:** You've done a lot of things in the past, including Battery Buddy. How does running StartupNation compare to your previous ventures?

**Rich:** I would say this: Income comes in a variety of forms when you conduct business. For us, the income from working with StartupNation has been equal parts psychic income as well as the dollars and cents associated with it. It's a pretty amazing thing for us to have toiled as inventors, as venture capitalists, as company crafters along the way, to have a love of entrepreneurship, to know how powerful it is for an individual, then to be able to work every day through StartupNation and turn other people on to entrepreneurship and help them realize their own dreams. We get a lot of income out of the rush of doing that every day.

**Jeff:** We love this. First of all, we believe in it. We truly believe in it. One of the tenets of StartupNation is that you can't sell anything unless you believe in it, unless you want it yourself, unless you're passionate about it. So first of all, we believe in it; second of all, we love it. We're stimulated by it; we truly do love what we're doing.

**The Connection:** What really sets StartupNation apart from other small-business resources?

**Jeff:** Rich and I have a very strong belief in life plan before business plan. I think that's a unique message we bring to this. A lot of people approach entrepreneurship with the idea in mind that this is my ticket to easy street, this is my lottery ticket—I'm going to get rich if I start this business. Certainly there's nothing wrong with that: One reason to start a business is to be able to support yourself and have the opportunity to obtain riches. But you should focus on the things that bring quality to your life, beyond money. You know: pride in ownership, being able to truly develop your own work schedule, developing your own approach to doing business, all the way from what you're going to wear when you go into the office to where that office is—out of your home or somewhere else. We believe this is as much about lifestyle as it is about making money.

**The Connection:** What do you do in your time off?

market in 1992? Call us crazy, but we thought it did.

Sensing a great opportunity, we established exclusive rights to import and distribute a juggling kit, More Balls Than Most®. Within a year, it had become the bestselling Father's Day gift at department stores across the country. Here's how we transformed a "crazy" idea into a crazy success.

We focused all of our energy, creativity, packaging, branding and marketing efforts on a very narrow niche market: stressed-out executives.

We recognized that businesspeople's offices were intense, frenzied places, and something that added a little fun and levity could be a hit. The juggling balls were beach-ball-colored and instantly brightened up an office, even just plunked on a desk or credenza. The balls had a perfect "ooh!" factor when you squished them and came in a handsome leatherette case with an instructional pamphlet filled with irreverent philosophy, humor and instructions.

The More Balls Than Most juggling kit was an immediate sensation at retail outlets. Adding to its popularity was the fact that juggling—an activity that requires complete focus and immersion—actually does provide real stress-relieving benefits. In the middle of a hectic day, it offers a great way to clear up an executive's mind and bring a smile

to the faces of all spectators!

Here are our tips for finding a niche for your product idea.

**Find an underserved market.** The bigger a company gets, the harder it is for them to throw a lot of energy at creating specialized products for small subsectors of customers. See who the big guys are overlooking and create something that caters to their specific needs.

**Go narrow before going broad.** As a small-business owner, you have limited resources. Apply those resources to a narrow target first and build momentum before going to a wider market opportunity. We weren't looking for every customer—we were looking only for people who wanted to give a fun and thoughtful gift to executives. That enabled us to concentrate all of our branding and public-relations energy on a well-defined group of consumers.

**Price it differently.** We priced the More Balls Than Most juggling kit at \$29.95. This was three to four times the usual price for juggling kits. In doing so, we immediately appealed to a higher-end shopper.

**Package it uniquely.** The leatherette case and quality of the balls were a major departure from any other juggling kit out there, which instantly brought cachet to the product. In the minds of consumers, all of a sudden, a juggling kit was a classy (and sassy) gift to give. This applied to the branding and messaging as well. All marketing and product materials exuded quality and fun. —Jeff and Rich Sloan

**Rich:** A huge shared passion is Arabian horses. We buy, sell and breed Arabian horses ([www.ariaarabians.com](http://www.ariaarabians.com)).

**The Connection:** Is there something else you think you want to do with your lives?

**Jeff:** Horses will be big part of our future. Also, traveling, experiencing new cultures and meeting people. We just returned from Dubai and Jordan. I could see StartupNation becoming international. ☞





# 52 helpful pick-me-ups

## Tips from Costco and its members can help your business year-round

Stories by Will Fifield, T. Foster Jones, Stephanie E. Ponder, Mark E. Stroder, Tim Talevich and David Wight

**1** One of the keys to success in business—and in life—is **a willingness to learn from others**. After all, nobody has all of the answers. Some of the best ideas come when you least expect them. The key, of course, is to keep your knowledge antenna up whenever possible.

For many years, members have tuned in to Costco for products and services that have helped them start up, maintain and grow their business.

Six years ago, for example, Susan Seiling started her digital imaging photo-finishing lab business—West Coast Imaging ([www.westcoastimaging.com](http://www.westcoastimaging.com))—with the purchase of a CD drive from Costco's Clovis, California, warehouse. She began with one customer. "We now have 1,500 clients and burn dozens of photo CDs each day," Seiling says. "Costco has played a direct role in keeping our costs down, allowing us to invest our money in growing our business through more employees, better benefits and more extensive services."

And, through her Executive Membership, she's also saving money with Costco's merchant credit-card processing, payroll processing and check-printing programs. "We still drive the 45 miles to Costco from our home in Oakhurst, but it's well worth the journey," Seiling says.

In keeping with Costco's theme of offering value in bunches, we'd like to offer 52 tips (go ahead and count 'em, they're all there!) for your small business. Many of these pearls came from savvy members who are still learning on the job. We hope you'll be able to use a few of these tips to help your business achieve success.

This story originally appeared in the August 2003 issue. The service and product sidebars have been updated.

**Nurture thy employees—with Costco memberships.** Many companies, such as Canapés caterers in Frederick, Maryland ([www.canapescatering.com](http://www.canapescatering.com)), give employees Costco memberships as part of their benefits package. "They love it. We love it, love it, love it," exclaims owner M.L. Carroll-Tilden, who has 15 full-time workers.

**Keep cost of goods low.** When Seattle-based Simon and Huey's Doggoned Tasty Treats ([www.simonandhuey.com](http://www.simonandhuey.com)) started out, the company bought ingredients from grocery stores—until they found Costco. "We found the costs at Costco are significantly lower, particularly for honey," says Jessamy Whitsitt, president and co-owner. "We can pass that on to our customers."

**Speed up your cash flow.** Ed Hildreth, owner of Sound Janitorial Supply in Tumwater, Washington ([www.sjsme.com](http://www.sjsme.com)), is reducing his cost of doing business thanks to Costco's merchant credit-card processing through NOVA. "Our old credit-card system took two or three days to batch and process," he says. "We now receive payments within 24 hours, which allows us to pay off our line of credit quicker and save money on interest charges."

**Walk your talk!** Surprised that some of her fitness instructors were serving doughnuts and coffee after health education seminars and exercise classes, SENioRs Unlimited ([www.seniorsunlimit.com](http://www.seniorsunlimit.com)) owner Kay Van Norman of Bozeman, Montana, introduced Costco's Kirkland Signature Trail Mix, smoothies and fruit as healthful alternatives. The healthy change has brought in more word-of-mouth participants. "Residents hear about the great smoothies and come to the next seminar to see what all the fuss is about," she says.

**Max out your Costco card.** Spending money at Costco comes easy to Judy Foster,

owner of Any Place Lounge in Honolulu (808-947-8977). It's also beneficial, since, as an Executive Member, she's receiving a 2% Reward on most Costco purchases. "I received a \$500 check [the maximum amount a member can earn in a year] last April," Foster says. "Basically, that check covers almost an entire shopping trip for us. It only makes sense to be an Executive Member, since you're going to shop at Costco anyway."

**Be a "Business of the Month."** Carol Borchardt's personal chef business (A Thought For Food Personal Chef Service, [www.athoughtforfood.com](http://www.athoughtforfood.com)) experienced a big boost after she was named "Business of the Month" at Costco's southeast Memphis warehouse. "Because of this great opportunity, approximately 500 of my brochures were distributed during the month," she says. "I received two to three inquiry calls per day, and acquired three clients overall because of the display." (Check with your local warehouse to see if it selects a "Business of the Month.")

**Use the right product.** Leaving a lasting impression is especially important for Kimbra Orr. Her Web-based company, My Life Designs ([www.mylifedesigns.com](http://www.mylifedesigns.com)), in Littleton, Colorado, reproduces and reduces digital and print family photos and seals them into pieces of jewelry, such as charm bracelets and necklaces. "The Kodak Premium Picture paper we buy at Costco is essential to my business," she says. "I've tried other photo paper products, but they're not as crisp and clear. And the cost of 100 sheets is almost 40 percent less than at an office supply store."

## Beyond trail mix

In his job as tour director for Knapsack Tours ([www.knapsacktours.com](http://www.knapsacktours.com)), Mike Palucki takes hikers to beautiful wilderness areas around the world. But one feature that draws big "oohs" and "aahs" is the huge spread of Costco snacks that guides lay out during trips in some U.S. national parks.

Tired hikers, of course, would be happy to see any food. But Palucki says the praise really comes because the treat is unadvertised. "They completely don't expect it," says Palucki. "All of a sudden, there's all this great food out there. I think this makes a world of difference."

KNAPSACK TOURS



The lesson to be learned here: **Give clients the unexpected**, says Palucki. It makes a great impression on clients, who then are more likely to recommend the trips to others.

For Knapsack Tours, the Costco approach makes particular sense. The company's motto is "Day Hikes on a Shoestring."

"Budget hiking and Costco go hand in hand as we strive to keep our costs down and our prices low," says Palucki.—*Tim Talevich*

**Consider Kirkland Signature™ products.** Mel Milewski learned a fresh trick and grew her business during a trip to Costco last year. "I tried the Kirkland Signature Multipurpose Cleaner," says Milewski, owner of D.A. Houeland Cleaning (909-750-1066) in Moreno Valley, California. "My clients love the smell and how well it cleans. They love that it doesn't leave their house smelling like chemicals or make it hard for them to breathe." (Costco's buyers develop these unique Kirkland Signature products and offer them at substantial savings.)

**Always say thanks—and keep your clients.** Brother and sister Michael and Kally Tsangaris of Crown Point, Indiana-based RCS Financial Advisors Ltd. (e-mail: [mgaris@webtv.net](mailto:mgaris@webtv.net)) buy gifts and roses for their clients at Costco. Because Costco roses are such a good price, they sometimes give out two dozen or more at a time. "We buy the roses in particular for our female clients," says Michael. "They get a tremendous response."

**Control your inventory.** In starting her business, A Gift Basket by Carmela ([www.agiftbasketbycarmela.com](http://www.agiftbasketbycarmela.com)), Carmela Daniele of Springfield, Massachusetts, faced a huge problem: finding ways to buy supplies in the proper amounts. Typical distributors, she found, sold products only in large quantities—which tied up precious cash in unneeded inventory. "When you deal with a distribution company, you have to deal with minimums," says Daniele. But at Costco, she was able to buy products in precise amounts. She frequents her local Costco to buy nuts, cookies,

fruit, coffee and tea, and numerous other products for her personalized gift baskets.

**Offer incentives for safety.** Morse Bros. Inc. ([www.morsebros.com](http://www.morsebros.com)), a 60-year-old materials supply and construction company in Oregon, found that using Costco Cash cards was a great way to reward their 600-plus employees for observing job safety. Based on the risk levels of their job, each employee could earn up to \$250 on his or her Costco Cash card.

**Cruise with your workers.** How's this for employee motivation: a four-day cruise to Ensenada, Mexico? That's what Americor Lending ([www.americorlending.com](http://www.americorlending.com)) in Irvine, California, offered to their 88 employees if they met their quarterly goals. The result? "We exceeded our goals for the first

## Ten essential business services from Costco

- **Merchant Credit-Card Processing.** Get a great rate of 1.64 percent plus 20 cents for card-swiped retail classified merchants, with no "junk fees."
- **Payroll Processing.** Save up to 30 percent on this important service.
- **Prepaid Overnight Delivery.** Save up to 30 percent per delivery; it adds up!
- **Health & Dental Insurance.** Exclusively for Executive Members (currently available only in California, Hawaii, Nevada, Oregon and Washington).
- **Auto Buying and leasing.** Great savings on new autos for your business fleet—no matter how large or small.
- **Business Phone Services.** Save up to 50 percent on toll-free numbers, virtual faxing, conference calling, voice mail and auto attendant.
- **Small-Business Loans & Lines of Credit.** Starting at \$10,000 each, with exclusive rates for Costco members.
- **Check Printing.** Save up to 50 percent off bank prices.
- **Web Hosting & Design Tools.** \$14.95 per month for Executive Members, \$17.95 for Business/Gold Star members.
- **Money Market Accounts & Certificates of Deposit.** Enjoy greater earnings on your money with exclusive rates for Costco members.

To learn more about our complete suite of member services, click on the "Services" link at [costco.com](http://costco.com) or call 1-800-220-6000.



quarter,” says company president Jeremy Foti. The cruise, of course, was booked through Costco Travel.

**Reduce long-distance phone costs.** Kathy Gambill, owner of home-based Kreative Botanicals (425-359-5428) in Everett, Washington, was facing some huge long-distance phone bills that came from processing orders. Her solution: prepaid long-distance phone cards from Costco. She eliminated long-distance phone service. “I programmed my phones and use the cards exclusively,” she says. “I save a lot of money.”



TOM HINCKLEY

## A serial Costco user

**B**en Tunnell was introduced to Costco by his wife, Sherry, seven years ago. On a warehouse trip to stock his wine cellar, the Costco cash-register receipt prompted him to upgrade to Executive membership. “The receipt indicated I could have saved \$55 on that purchase if I’d been an Executive Member,” Tunnell recalls.

That put him on the path to discovering big savings for his business, BTI Appraisal ([www.btiappraisal.com](http://www.btiappraisal.com)) in Los Angeles. His wife urged him to look at some of the Costco services, starting with payroll processing. By switching to the program, Tunnell’s company realized \$750 to \$1,000 in savings per year. “We also get better reports and service than with our former provider,” he adds.

The switch to check printing was a no-brainer, with obvious savings. But credit-card processing was a big breakthrough for his company. “It always had seemed too expensive to get into, so I just never could justify it,” he says. “Through Costco, it was inexpensive to start up, and the usage fees weren’t bad.”

What next? He just might be checking out small-business health insurance and prepaid overnight delivery. When it comes to Costco, Tunnell has realized: **You can reap really big savings by using multiple Costco business services.**—David Wight

**Shop the Business Center.** When Jim Clark of Clark and Sons Vending in Phoenix (602-955-3630) selected a new business location, he deliberately chose a site halfway between his home and the Phoenix Costco Business Center. Clark buys products for his snack, drink and cold-item vending machines at the Business Center because it offers more selection than an average warehouse. “A snack machine can hold 45 different items,” says Clark. “At Costco we have 60 items to pick from.” (Costco Business Centers are located in Arizona, California and Washington.)

**Save on ink and toner costs.** Luis Urtaza motivates his employees through the use of color. His Tucson, Arizona-based business—Acrylic Idea Factory (520-722-1451)—creates custom-designed full-color birthday cards for each of his more than 200 employees. “Personalizing a birthday card creates a better and more personal relationship between our employees and our company,” he says. “We buy 10 black and 15 color toner cartridges per month, and we’re saving more than 20 percent at Costco.”

**Cut energy costs.** Upgrade your office, restaurant and warehouse equipment with Energy Star-rated appliances: computers, lights, air conditioners, refrigerators and freezers, and more. Member Devin Battley of Rockville Harley-Davidson in Gaithersburg, Maryland ([www.battley.com](http://www.battley.com)), did this and says his business will save substantially on energy costs for years to come. Plus, it’s great PR. (Costco sells many Energy Star-rated products. See [www.energystar.gov/smallbiz](http://www.energystar.gov/smallbiz) for tips.)

**Participate in a warehouse business expo.** That’s what Irene Ford-Smith did at the

Costco in Pentagon City, Virginia. She displayed her inspirational cards ([www.wigp.bizland.com](http://www.wigp.bizland.com)) at a small-business expo in the warehouse last February and received about 100 orders. Many warehouses hold such business expos, either as an annual fund-raiser for Children’s Miracle Network or on a regular basis.

**Be a print-and-copy cat.** Kathleen Carney needed a convenient means of marketing to potential clients at trade shows. Carney, the CEO of Hayward, California-based Skin Blends ([www.skinblends.com](http://www.skinblends.com)), a manufacturer of skin-care products, says she found a one-stop solution at her local Costco’s Print & Copy Center. Carney uses the center for printing and collating her training manual; printing flyers, pens and pencils; and making a calendar that alerts clients of monthly specials. “I save about half of what I would spend elsewhere,” says Carney, who pays 2 cents per copy. “I think the average price around here is 5 cents.” (Print & Copy Centers are in nine locations in Arizona, California, Oregon and Washington.)

**Please ’em with pizza.** According to Jane Applegate’s *201 Great Ideas for Your Small Business*, one smart marketer sent pizza to potential clients right before lunchtime. With it came a note: “For a larger slice of your market, call me at ...” (Our hint: You can’t find a better pizza value than Costco’s Food Court.)

**Offer rewards for referrals.** Engle Homes in Englewood, Colorado (<http://EngleHomesColorado.com>), offers home buyers an enticing incentive for a successful referral: a \$1,000

## Quite a shot!

**P**hotographer Dennis Crane of Merrillville, Indiana, who owns Dennis Crane Photographers Inc. ([www.procameraman.com](http://www.procameraman.com)), has developed some interesting ways of using his Costco membership. He buys supplies for his studio, such as file folders, coffee and paper towels, and he has digital photos printed at the 1-Hour Photo Center. Another item Crane buys in bulk are blank CDs for storing his digital photos. He’s also in the process of buying Kirkland Signature dress shirts and khakis as part of the company work attire and will have his business logo embroidered on the shirts.

Along with running the studio, Crane teaches beginning and intermediate photography classes at a local adult center. He encourages his stu-



WENDY BARKER

dents to go to Costco to get a feel for the different cameras available on the market.

Crane has one additional piece of advice for other small-business owners: **Use your Connections.** Crane turned to an issue of *The Costco Connection* for assistance in instructing his class on the basics of digital photography. “I used the article in the Costco magazine as an intro to buying digital,” says Crane. “It exposed the students, no pun intended, to the world of digital cameras and printers.”

—Stephanie E. Ponder

Costco Cash card. The result: At Engle, one of every five new home buyers comes via referral! "Word of mouth is probably one of the least expensive and easiest ways to get our name out," comments Lisa Lockwood, Engle's marketing director.

**Shop costco.com's Business Center.** At the La Conner, Washington, Best PLACE Child-care Center (360-466-1861), the on-site nutritionist prepares breakfast, lunch and two snacks for the children. Since 2001, all 13 of the Best PLACE locations have been able to go to costco.com and order food and other supplies, which are delivered to each facility. "Before, the nutritionist had to make two or three trips away from the site every month," says Williams. "This saves about three-fourths of the amount of time." (Next-business-day delivery is available in areas with a Costco Business Center.)

**Consolidate your shopping.** For 20 years, Will and Renee Gavin of Bozeman, Montana-based Yellowstone Llamas ([www.yellowstone-llamas.com](http://www.yellowstone-llamas.com)) have been taking outdoor enthusiasts on extended hiking trips in the backcountry of Yellowstone National Park. The Gavins use llamas to pack supplies on these guided tours. "Before Costco moved into Bozeman, we had to buy supplies from many different sources," explains Renee. "Now we have a ready supply of the things we need, like specialty foods such as seafood, meat, fruit and wine. We also outfit our trucks and trailers at Costco Tire Centers. It leaves us more time to spend preparing for trips."

**Location, location, location.** In researching where to build a new animal hospital and clinic, Dr. Brent Johnson extensively studied traffic patterns for high-exposure areas. His choice for the Northwest Animal Care Hospital (425-379-0400): a site near the Costco in Everett, Washington. "I picked the north side of Costco because of the traffic flow," he says. "I couldn't be more pleased." His clients have the added benefit of being able to buy pet food at the warehouse.

**Bring in the closer.** As an additional enticement, Sivas National Auto Sales ([www.SivasAuto.com](http://www.SivasAuto.com)) in Kent, Washington, gives car buyers a Costco membership. "We use it as a closing tool," says Don Fleming, general manager. "It makes us look good—Costco is an established name."

**Open your house.** Open houses are a must when starting a business, but they're also a great way to introduce your established business to new clients. The key: Draw 'em in with food. (Our hint: Costco has a full variety of food platters, from salads to seafood).

**Network at Costco.** In her book *Top 25 Profit-Boosting Strategies for Small-Business*

*Owners* (see [www.prescriptions4profits.com](http://www.prescriptions4profits.com)), marketing consultant Robyn Levin advises business owners to make introductions and pass out business cards wherever possible. One of her favorites: in the checkout line at Costco. "You're mingling with other business owners, so it's a natural environment," explains Levin, of Tiburon, California. "They're often purchasing supplies for their small business. It's a community of like-minded people."

**Charge it (your vehicle) at Costco.** Susan Church, who operates Cobo Insurance Inc. (626-331-0865), an insurance brokerage business, and her husband, Jeff, charge their electric car at Costco while they shop. "My car, a General Motors EV-1, gets about 125 miles on a full charge," says Jeff, of San Dimas, California. "Costco's charging stations substantially extend its range, making it possible to use on days when I otherwise couldn't. And because my vehicle has a very large trunk, my wife can easily fit about \$400 worth of supplies for her business while the car charges." (EV charging stations are available at select Costco warehouses.)

**Shop early at Costco.** "Time is money," the saying goes. If that's the case, avoid the crowds and save yourself time (and money) by shopping at Costco during special hours for Business and Executive members only, 10 to 11 a.m. weekdays. **E**

*Would you like to share a special tip that has worked well for your business? If so, please send an e-mail with your idea to us at [dialogue@costco.com](mailto:dialogue@costco.com).*



MICHAEL SHUFFAIN

52

## Food for thought

**B**usiness partners Ron Johnson and Alissa Leinonen had the kind of problem that small businesses love, but hate, to have. Gourmondo (206-587-0190), their fledgling Seattle-based catering company, was getting rave notices and developing a high-profile client list. But the caterers needed more space—translation, money—to meet demand.

They found quick access to capital through a Costco business line-of-credit program, enabling them to move to a spacious new location in 2001. A year later, they tapped the credit line to double their space.

"The business line of credit offered through Costco had a better rate than the banks, and approval took only two days," says Leinonen.

## Ten essential products

you gotta have from



- **Greenway Hot & Cold Stainless Steel Water Cooler with Digital Clock.** Item #105416
- **Sharp XE-A202 Electronic Cash Register.** Item #712611
- **Amano MTX-15 Badge or Pin Entry Time Clock System.** Item #974739
- **Fellowes Powershred C-220C Confetti Cut Shredder.** Item #920507
- **Ricoh Aficio SP C210SF Color Laser All-In-One Machine.** Item #100583
- **Saeco Magic Comfort Plus Super Automatic Espresso Machine.** Item #963824
- **Optoma EP745 Multi-Media Projector.** Item #987409
- **Western Digital 500GB My Book™ Premium Edition Hard Drive.** Item #108993
- **Bunn 12-cup Pourover Commercial Coffee Brewer.** Item #416909
- **Portable Asset Tracking/Inventory Control Kit, ABC Scan 2006.** Item #968288

To browse through a bigger selection of business products or to search for a specific item, click on "Business Products" at [costco.com](http://costco.com)

"Without it we wouldn't have been able to grow."  
**Lesson learned: Have access to capital for growth.**

Turning to Costco for a business solution was a natural choice for Gourmondo. In starting out, one of the company's biggest hurdles was getting quality foods without tremendous waste. Distributors typically require minimum purchases too large for a small start-up, but Costco allowed Johnson and Leinonen to buy in sensible quantities.

"We've always considered Costco to have been our first business partner," says Johnson, "because we really would not have been able to succeed without that access to small quantities of really high-quality products."—DW



# Tuition prep 101!

**By Kristi Vaughan**

DON'T QUALIFY for financial aid and think you've exhausted all possibilities for reducing college costs? How about looking to the federal tax code for help? If you have your own business, there are several strategies available. Even those who aren't business owners have a few options at their disposal.

"We all know how expensive college has become," says Costco member Bill Johns, a certified college and retirement planning specialist with Transitions Advisory in Redmond, Washington. "But you are not helpless. There are some little-known strategies that you can use to reduce costs."

Financial planners call them "tax scholarships." They include income shifting, gifting of assets, limited partnerships and more. And equally encouraging: You can put many of these suggestions in place right now, even if your child is already in college.

Of course, as with any financial strategy, there should be advance planning and consultation with your financial advisors and tax experts to see what is most appropriate for you and your business. "I think most people don't realize these savings because they don't plan for them," says Johns.

## Strategies for business owners:

### Hire a kid

One of the best-known small-business tax-advantaged strategies is to hire your child. In the most simplistic explanation, you hire your son or daughter for a legitimate job and pay a fair wage for doing that job. You deduct that wage from your business earnings, thereby reducing your taxes. Your child most likely has low enough earnings to pay little or no tax.

Additionally, your child can open a Roth IRA where earnings can grow tax-free until withdrawal. Under current federal tax laws, retirement money can be withdrawn penalty free when it is used for higher education. And, should your child not need the money for college (your dreams came true and she receives a merit-based scholarship), then she has a head start on retirement savings.

One of the best parts of this strategy is the way it can be started at any time. "At 12 years old a child can come into the office and sweep up," says Gary Carpenter, executive director of the National Institute of Certified College

## "Tax scholarship" strategies can save on college costs



Planners. "When they are in college, your children can earn substantial amounts of money and still be in the 10 to 15 percent tax bracket."

And don't let the fact that your child goes to school far away deter you from hiring him. One of Carpenter's clients owns a fast-food business. He e-mails weekly receipts to his college son, who summarizes them, reconciles the deposits to the receipts and e-mails back the summary.

### Form a limited partnership

If you restructure your business as a limited partnership, you can gift a percentage of ownership (and income) to your child. In a limited partnership, explains Johns, the child has no decision-making power but can use the income generated by the business to pay for college.

### Education assistance programs

A business owner with at least one employee can establish an employer-sponsored education assistance program, or Section 127 plan. Under this scenario, explains Carpenter, you create a nondiscriminatory plan that can pay up to \$5,250 per year in qualified educational costs. All employees meeting the plan's criteria can get funds, which are deductible to the business. This suggestion works best for older children, because immediate family members are not eligible for funds until they turn 21.

### Gift assets

If you are comfortable relinquishing ownership of land, equipment or stock, you may want to gift appreciated assets, suggests Deborah Fox, director of Fox College Funding, a national company based in San Diego and a Costco member. These can be held in the student's name and then sold when needed for college expenses. Taxes most likely will be less because of the student's lower income.

If you are not a business owner but have

## The Costco Connection

Financial advisors at Amerprise Financial Services can assist in planning for college expenses. Go to [costco.com](http://costco.com) and click on "Services" and then "Financial planning" or call toll-free 1-866-549-5952 for more information.

invested in real estate you might consider gifting that property. Richard Darvis, a CPA and certified college planning specialist in Plentywood, Montana, tells of one client who purchased a single-family home for investment when his daughter was born, intending to sell it and use the profits to pay for college.

Some 18 years later she went to college in the town where the house was located, so the client gifted the house to her. Because she lived in it for more than two years, she could sell it as a personal residence rather than investment property, thereby reducing the capital gains.

Strategies for business owners and non-business owners:

### Shift the tax burden


If your child's income (from working at your business or elsewhere) equals at least half his expenses, consider removing him as a dependent from your income-tax return. Your student's lower income could qualify him for the Lifetime Learning credit or the Hope tax credit, thereby reducing the federal income-tax liability.

### Real estate

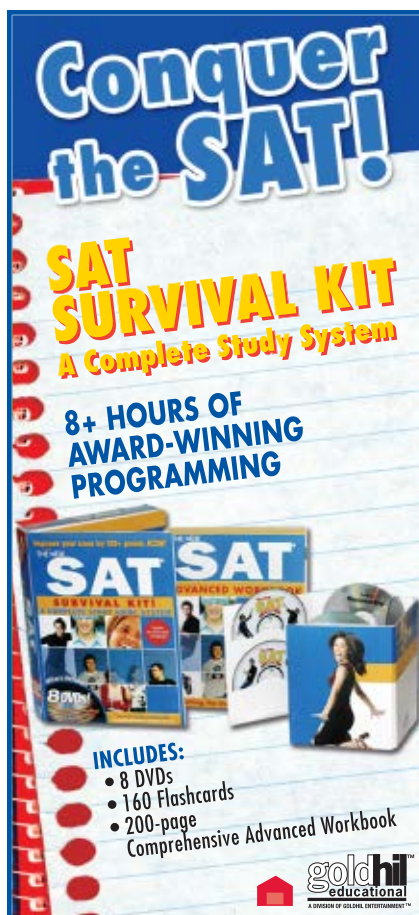
Owning and managing real estate presents several options for savings, and maybe even investment growth. You could, for example, buy a residential property near your child's college campus and then hire your child to manage the property, says Darvis. Part of the compensation could include a place to live. Meanwhile, you'll have the traditional tax savings associated with investment property and the possibility for appreciation.

Using any of these strategies alone, in combination with each other or in combination with cash-flow adjustments and merit aid can go a long way toward mitigating the financial burden of college—even without financial aid. Finding the best strategy for you depends largely on your family's financial situation and the number of years you have to implement the strategy.

"Every family's situation is different," says Fox. "There is not a cookie-cutter approach. In addition to working with a college funding specialist, you really need to work with your tax advisor and potentially an estate attorney, since certain college funding strategies could be great for college planning, but detrimental to estate, retirement or tax planning."

And it pays to remember that what might be your financial situation when your child is 2 could be very different from the reality 16 or more years later. So keeping plans flexible can help. 

*Kristi Vaughan is a freelance writer living in Ridgefield, Connecticut. She writes frequently on personal-finance and small-business topics.*



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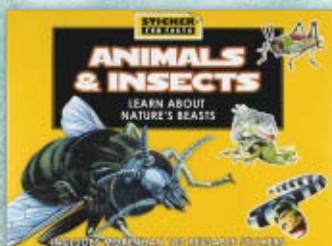
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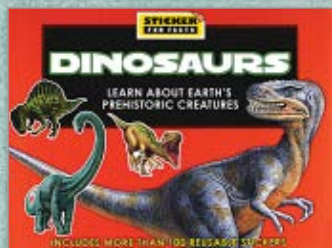
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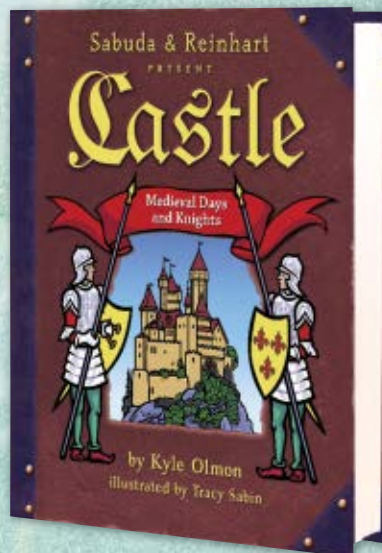
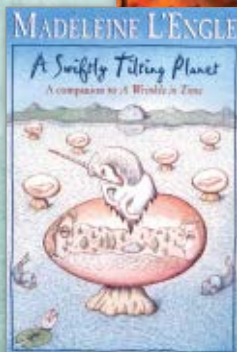
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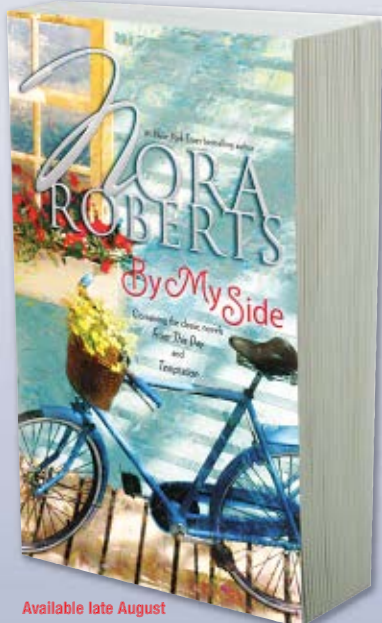
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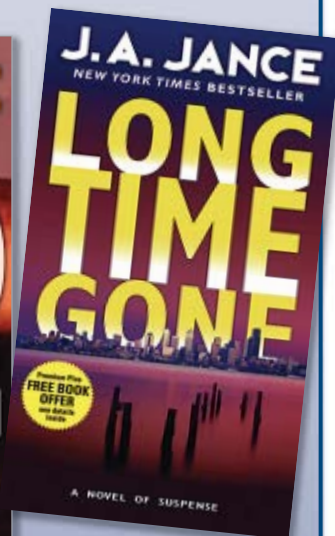
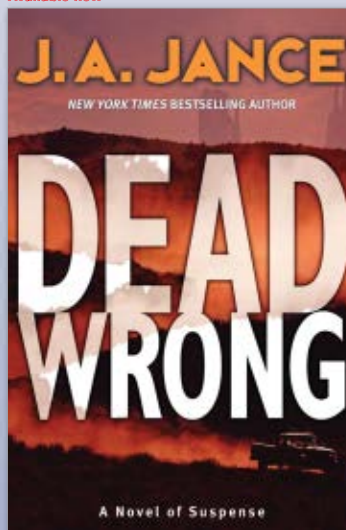
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Things are not going well for Sheriff Joanna Brady in *Dead Wrong*. First, the body of an unidentified man is found in the desert. Then, one of Brady's trusted officers is attacked and left for dead. Now, pregnant with her second child, Brady must choose between protecting her unborn child and serving the justice system, in J.A. Jance's captivating new thriller.

Then, don't miss the national bestseller *Long Time Gone*, now in paperback. When a nun unexpectedly recalls the details of a murder she witnessed as a child, J.P. Beaumont is assigned to the case—which may have deadly consequences.

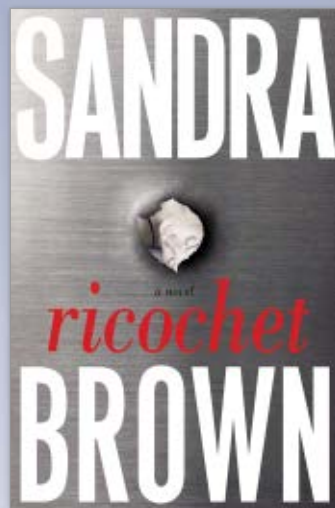
AVON/WILLIAM MORROW / HARDCOVER / PAPERBACK

Available now



Available now

# Feed your mind—devour a good book.



On sale August 15

A midnight burglar is shot. And when the high-profile, high-society "victims" claim self-defense, the story just doesn't check out for two seasoned detectives, in Sandra Brown's tale of betrayal, *Ricochet*.

SIMON & SCHUSTER / HARDCOVER



Available now

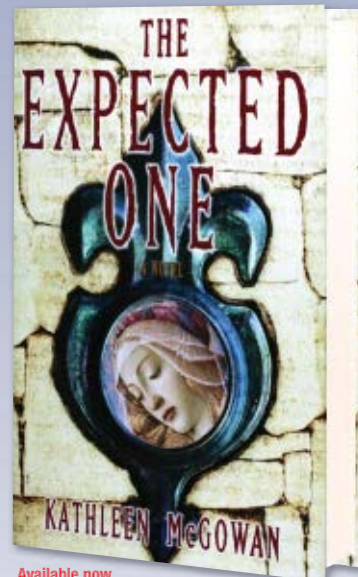


Available now

A devoted physician is shocked when he's served with a summons for medical malpractice. The only way to disprove the allegations is to exhume a corpse. And what's discovered could have terrible ramifications, both medical and legal, in *Crisis*.

See the war in Iraq through the eyes of *The Washington Post's* Pulitzer Prize-winning Pentagon reporter and the disenchanted military personnel he interviews in *Fiasco*.

G.P. PUTNAM'S SONS/THE PENGUIN PRESS, MEMBERS OF THE PENGUIN GROUP (USA), INC. / HARDCOVER



Available now

An excerpt from *The Expected One*: Mahmoud looked seriously offended for a moment before replying. "You misunderstand. That ring was entrusted to me, until I found the right hand for it. The hand it was made for. I see now that it was your hand. I cannot sell it to you because it is already yours."

TOUCHSTONE / HARDCOVER

# Steal this book

## Author finds beauty in history's darkest moments

By **Stephanie E. Ponder**

MARKUS ZUSAK IS THE FIRST to admit his flaws. Whether it's biting into his lip while eating a bagel or getting sunburned while surfing in the rain, he finds a certain amount of confidence in anyone who can stand up and admit a mistake. Imperfections aside, Zusak has every reason to feel confident these days as he rides the success of his latest novel, which is this month's Buyer's Pick, *The Book Thief*.

When this *Connection* reporter met up with Zusak in a Seattle coffee shop, he had just finished his first U.S. book tour, including an appearance on *Good Morning America*, and was preparing to head back to his native Australia the next day. Despite the busy schedule, Zusak buzzed with energy and marveled at his good fortune. "It's been one really nice surprise after another," he says.

The hubbub stems from a book that features Death as the narrator and follows a 9-year-old girl in Nazi Germany who steals books and shares them with everyone, including the Jewish man hidden in her basement. Ultimately, says Zusak, the book is about the power of words and the ability of beautiful friendships to thrive in an ugly world.

Zusak's parents planted the seeds for the novel every time they told him stories of their experiences in Germany during World War II. They talked about seeing fire in the sky and witnessing acts that mixed kindness and brutality.

Because his parents inspired the story, Zusak says it was nerve-wracking to write the novel and then have them read it. His father cried when he read the book. His mother has read it three times. But, Zusak is quick to add, she's seen the movie *Walk the Line* four times—prompting him to tease her with the question of who she loves more, him

or Johnny Cash.

Although audiences at the book-tour readings and signings consisted primarily of adults, *The Book Thief* is labeled a young-adult book—intended for older teens. Zusak says the more-than-500-page book may be a challenge for some younger kids, but can be enjoyed by readers of all ages. His goal is to write books that transcend labels.

Despite having written five books, Zusak, 31, says the process of writing never gets any easier. "I've tried to never write the same book twice," he says. "If you set out to write a more challenging book [each time], it's going to get harder."

He met his match with *The Book Thief*. It took three years to write, with an incubation period of more than 10 years. Zusak wrote the first 80 pages nearly 200 times before getting it right. "I write every day as if it's the final copy," he says. "It's got to be as spot on as it can be."

Zusak, who lives in Sydney with his wife and newborn child, says he knew from the age of 16 that he wanted to be a writer. It was then that he began a manuscript he never finished. He describes it as a work that could easily "have been entered into a contest for the worst book ever written."

But he continued to write and had three books published in Australia before his fourth novel, *I Am the Messenger*, came out last year in the United States. It earned Zusak a Printz Honor for excellence in young-adult literature and a handful of other awards and honors in the U.S. and Australia. Despite those accolades, Zusak feels strongest about his latest effort.

"Whatever potential I had, I reached it now," he tells *The Connection*. "Whether you love it or hate it, I do know I gave it my everything." ☐



Markus Zusak

BROWN/RENNIX

## Signed book giveaway

COSTCO HAS 10 signed copies of Markus Zusak's *The Book Thief* to give away.

To enter, print your name, membership number, address and daytime phone number on a postcard or letter and send it to: *The Book Thief, The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088; or fax it to (425) 313-6718.



No purchase is necessary. Entries must be received or postmarked by midnight, September 1, 2006. Void where prohibited. Employees of Costco and their families are not eligible. Winners will be notified by mail. One entry per household.

Send your feedback  
on this month's book to:  
[discussionquestions@costco.com](mailto:discussionquestions@costco.com)

## Pennie's pick



FRANCE FREEMAN

Pennie Clark Ianniciello  
Costco Book Buyer

THIS MONTH, I'd like to admit my love of reading young-adult novels and seeing what today's kids are reading. When I discovered Markus Zusak, author of this month's Book Pick, *The Book Thief*, my immediate reaction was, this is what today's adults should be reading.

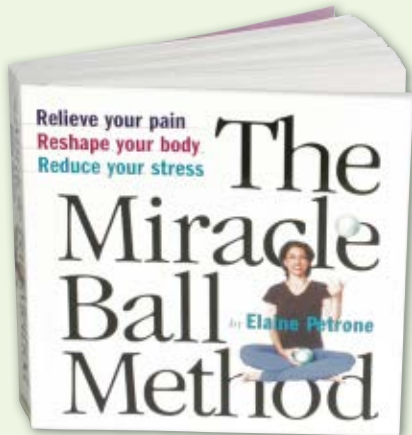
The novel is about a little girl, Liesel, who lives with a foster family outside Munich during World War II—after her mother is taken away. At her brother's gravesite she finds a book that ignites her passion for reading. The only way Liesel can get books is to steal them. She then shares these stolen treasures with nearly everyone, including Max, the Jewish man who is hiding in the basement.

I don't think I'll ever forget the image of Max painting over the pages of *Mein Kampf* to write down the story of his friendship with Liesel on top of Hitler's words.

Markus Zusak's *The Book Thief* is available in all Costco warehouses and at [costco.com](http://costco.com). ☐

**ONLINE BONUS!** News about scheduled book signings at Costco and a book giveaway can be found in "Book Look," only in the August Online Edition at [costco.com](http://costco.com) under "Costco magazine."





Available mid-August

After dancer Elaine Petrone suffered a potentially career-ending injury to her back, she healed herself through her unique therapy program. Her course has worked for thousands who have taken her classes, and now there is relief for everyone who suffers from pain and injury, with **The Miracle Ball Method**.

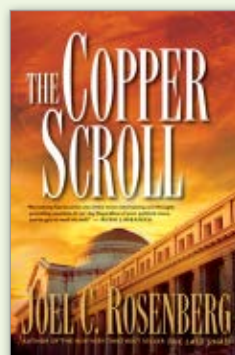
WORKMAN PUBLISHING / PAPERBACK

Hip and contemporary craft books are a real departure from old-fashioned offerings. **Bead** will teach you how to transform ordinary items into treasures you can wear with pride. **Paper** will help you create almost 30 beautiful projects using paper. With titles such as **Knit** and **Quilt**, it's not hard to be crafty when you have the right tools!

THUNDER BAY / PAPERBACK  
Available now



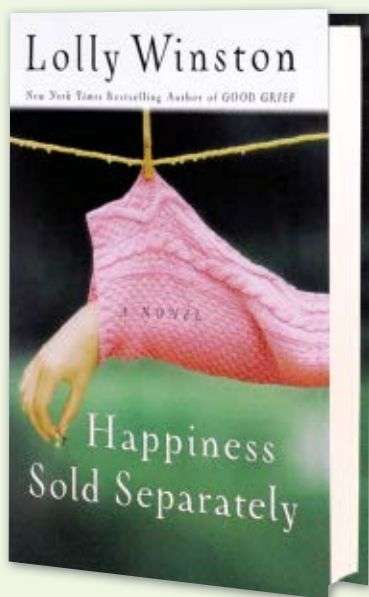
## Experience the joy of discovery.



Available early August

The bestselling author of *The Last Jihad* offers a fictional look into the future that is nothing short of terrifying. Many believe the Copper Scroll could be history's greatest discovery, but there are some who think its unearthing could set into motion a war of biblical proportions. An ancient mystery suddenly presents a very new threat in **The Copper Scroll**.

TYNDALE HOUSE PUBLISHING / HARDCOVER



Complete with her trademark mix of humor and melancholy, Lolly Winston's extraordinary second novel, **Happiness Sold Separately**, takes a deep look at a touching world of loss and longing.

WARNER BOOKS / HARDCOVER  
On sale August 8

Experience the Bible in the state-of-the-art digital sound recording **Holy Sanctuary**. The perfect companion for commuting or walking, this 18-hour word-for-word translation and performance of the New Living Translation is ideal.

TYNDALE HOUSE PUBLISHERS / AUDIOBOOK



Available early August



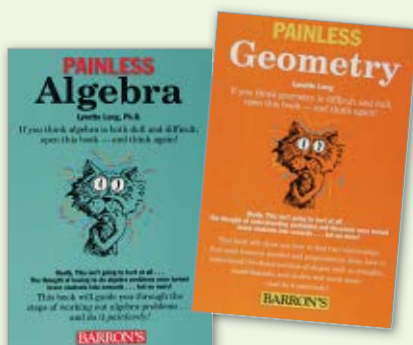
Available mid-August

Make an ordinary home extraordinary! Award-winning architect Sarah Susanka will change the way you feel about your house—no matter what size it is. Create an atmosphere that is all you by using spatial tricks and incorporating your own unique character.

THE TAUNTON PRESS / HARDCOVER

Barron's takes subjects people typically dread and makes them fun in the popular *Painless* series. Barron's light approach to subjects that can be difficult is available in **Painless Algebra**, **Painless Speaking**, **Painless Geometry** and many more.

BARRON'S EDUCATION / PAPERBACK  
Available now



**6 Rainier Drive** picks up where *50 Harbor Street* left off—Justine and Seth are crushed after they lose their restaurant to arson. Now their marriage may go up in flames. Don't miss the latest in the popular *Cedar Cove* series.

MIRA / PAPERBACK  
Available late August

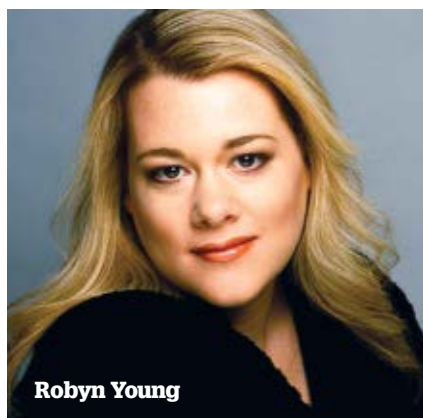


# Summer reads filled with love, adventure and life

## FICTION

**Brethren: An Epic Adventure of the Knights Templar**, by Robyn Young. This debut novel alternates between Christendom's Sir William Campbell, a young idealistic Knight Templar, and Baybars Bundukari, sultan of Egypt and a devout Muslim bent on ridding the region of all Western influence. As Young shifts between rival camps, readers see battlefield action, a romantic interest for Campbell and a mystery for him to solve. The mix of detailed history, a great plot and sympathetic characters will have readers eagerly awaiting the sequel.

**Helen of Troy**, by Margaret George. One of the best writers of historical fiction, George breathes new life into Helen, who is the daughter of a god, wife of a king, inspiration to artists and the prize in one of antiquity's bloody wars. Helen narrates her own story, from the discovery of her divine origin and realization of her incredible beauty to her marriage to Menelaus. At 20, the world's most beautiful woman was resigned to a marriage without passion. Then, along came the handsome Trojan prince Paris. When the lovers flee to Troy, what follows is history, romance, war—and much more.



Robyn Young

DEBRA HURFORD BROWN

**Rise and Shine**, by Anna Quindlen. It's an ordinary day when Meghan Fitzmaurice's perfect life hits a wall. A household name as the host of *Rise and Shine*, the country's highest-rated morning talk show, Meghan cuts to a commercial break—but not before she mutters two forbidden words into her open mike. In an instant, it's the end of an era, not only for Meghan, who is unaccustomed to dealing with adversity, but also for her younger sister, Bridget, who has always lived in Meghan's long

shadow. The effect of the on-air truth telling reverberates through both their lives.

**Happiness Sold Separately**, by Lolly Winston. Elinor Mackey has always done the right thing. She went to law school, got married and has a great career. Now it's all coming apart. She and her husband, Ted, discover they can't have children. Elinor withdraws from Ted, who begins an affair with Gina, who has a mean ex and a quirky son. Winston's second novel examines a world of loss, longing and profound disappointment as these well-intentioned people try to work out their lives in the light of changing circumstances.

**Summer reads three-packs.** These collections are ideal for the lazy days of summer—when readers finally sit down on a beach chair and have a chance to pick up the books they've been longing to read. Titles in these three-packs include *Summer Sisters* by Judy Blume, *The Search* by Iris Johansen and *Cloud Nine* by Luanne Rice; *Vixen 03* by Clive Cussler, *The Partner* by John Grisham and *Sole Survivor* by Dean Koontz; *The Survivors Club* by Lisa Gardner, *Public Secrets* by Nora Roberts and *Journey* by Danielle Steel.—Valerie Ryan

## Sizzling Summer Reading Choices

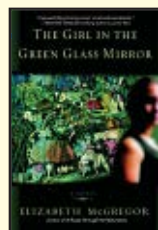
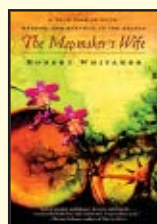


**Play to the End**, by Robert Goddard  
Delta Paperbacks



**Hand in Glove**, by Robert Goddard  
Delta Paperbacks

**The Mapmaker's Wife**, by Robert Whitaker  
Delta Paperbacks



**The Girl in the Green Glass Mirror**, by Elizabeth McGregor  
Bantam Books  
Trade Paper

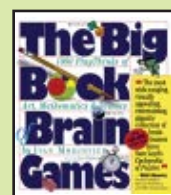
**Half Broken Things**, by Morag Joss  
Delta Paperbacks



**The Messenger** by Daniel Silva  
A spellbinding tale of power, greed and revenge, written by "the new John le Carré" (*Chicago Sun-Times*), a "world-class practitioner of spy fiction" (*The Washington Post*).  
Hardcover / G.P. Putnam's Sons  
On sale date: July 25, 2006



**Elizabeth** by J. Randy Taraborrelli  
Featuring many never-before-published photos, this fascinating biography offers an unforgettable chronicle of Elizabeth Taylor's storied journey through life.  
Hardcover / Warner Books  
On sale date: August 29, 2006



**The Big Book of Brain Games** by Ivan Moscovich  
Your brain: Use it or lose it! This collection of appealing, entertaining and challenging brain teasers is jam-packed with more than 1,000 puzzles, riddles, illusions and more—all illustrated in glorious full color.  
Trade Paperback / Workman Publishing  
On sale date: July 30, 2006





TOM ECKLER

# Publisher goes green

## Also:

- Microsoft and Wiley
- Peace Prize
- Christy Awards

RANDOM HOUSE has announced that it will significantly increase its reliance on recycled paper. Over a four-year period the publisher will slowly raise the amount of recycled paper it uses.

The goal is to go from the 3 percent recycled paper it currently uses up to 30 percent by 2010. Random House believes that reaching the 30 percent mark will translate into saving 550,000 trees annually.

Source: *Publisher's Weekly*

## Microsoft and Wiley sign book deal

Publisher John Wiley and Microsoft have signed two separate agreements to publish a series of branded Microsoft textbooks and business books over the next several years. Wiley expects to begin publishing the business titles, under the name Microsoft Executive Circle, in the winter of 2007. Expectations are for six to 12 titles to be released annually, with the series reaching approximately 50 titles. Authors from inside and outside Microsoft will cover topics such as communications, security, data integrity, technology and strategy.

Source: *Publisher's Weekly*

## New prize to honor peace

A group of writers, academics, librarians, media and other Dayton, Ohio, literati, including representatives from the *Antioch Review* and the *Kenyon Review*, have announced the inauguration of the Dayton Literary Peace Prize. The award is designed to recognize writers whose works address themes of peace as a solution to conflict. They prize will consist of two \$10,000 cash awards to be given to one fiction and one nonfiction author each year.

The new prize is an outgrowth of the Dayton Peace Prize, which has been awarded four times over the last 10 years to different world leaders.

In a statement to the press, Sharon Kelly Roth, a member of the 21-member Dayton Literary Peace Prize Committee, said, "Somewhere within the book, the author has to talk about resolving conflict with words. It can be addressed on any of several levels: peace among family members, communities, nations, religions, ethnic groups and so on. We wanted to have broad appeal."

Source: *Publisher's Weekly*

## The Christy Awards

The seventh annual Christy Awards were awarded on July 8 at the Denver Marriott City

Center. According to the Web site [www.christyawards.com](http://www.christyawards.com), the awards, which honor Christian fiction, are designed to nurture and encourage creativity and quality in the writing and publishing of fiction written from a Christian worldview; bring a new awareness to the breadth and depth of fiction choices available, helping to broaden the readership; and provide an opportunity to recognize novelists whose work may not have reached best-seller status. This year's winners include:

- Contemporary (stand-alone): *Levi's Will*, by W. Dale Cramer
- Contemporary (series, sequels and novellas): *The Road Home*, by Vanessa Del Fabbro
- Historical: *Whence Came a Prince*, by Liz Curtis Higgs
- Romance: *A Bride Most Begrudging*, by Deeanne Gist
- Suspense: *River Rising*, by Athol Dickson
- Visionary: *Shadow over Kiriath*, by Karen Hancock
- First novel: *This Heavy Silence*, by Nicole Mazzarella

## Book giveaway

COSTCO HAS FIVE SIGNED COPIES of *Two Little Girls in Blue*, by Mary Higgins Clark, to give away. To enter, print your name, membership number, address and daytime phone number on a postcard or letter and send it to: *Two Little Girls in Blue*, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088, or fax it to (425) 313-6718.

No purchase is necessary. Entries

must be received or postmarked by midnight, September 1, 2006. Void where prohibited. Employees of Costco and their families are not eligible. Winners will be notified by mail. One entry per household.



Send your feedback on this month's Buyer's Pick to: [discussionquestions@costco.com](mailto:discussionquestions@costco.com)

## signings

**Sylvia Browne** signs *Insight: Case Files from the Psychic World* on August 5, at 1 p.m., at the **Almaden**, California, Costco at 5301 Almaden Expressway.

**Meredith Brokaw** signs *Big Sky Cooking* on August 12, from noon to 2 p.m., at the **Billings**, Montana, Costco, 2290 King Ave. W.

(Click here for maps and directions to Costco locations.)

# LAUGHING all the way to the bank

## The many lives and careers of Ross Shafer

By T. Foster Jones

Entrepreneurs are typically defined by their ability to visualize new possibilities and roll with the punches when those possibilities don't work out—their ability to reinvent themselves.

For instance, the first thing Costco member Ross Shafer did after graduating from college was slide into women's lingerie.

Well, not literally into women's lingerie. More like into selling it.

But his job choice sent a clear signal: This future six-time Emmy Award winner, stand-up comedian, game- and talk-show host, motivational speaker and former owner of the world's only stereo and pet shop would not be following a traditional career path.

Shafer, whose credits include authoring *Nobody Moved Your Cheese! How to Ignore the "Experts" and Trust Your Gut* (Trafford Publishing, 2003) and mounting a campaign to change Washington state's official song to "Louie, Louie," says it was partly the feeling that he was a bit of an outsider that drove him.

"I think it was because I didn't fit in," says Shafer, 50, who grew up in Washington and currently resides in Southern California with his wife and two sons. "I had trouble finding anything that I was passionate about or that made me happy."

To be sure, there were indications that

beneath the calm exterior lurked an entrepreneur and entertainer yearning to break free. As a child, his ability to force milk out of his nose or fit an entire deck of cards in his mouth earned Shafer points with his schoolmates. A brief stint as a mall public announcer instilled dreams of Johnny Carson-like fame.

And Shafer's entrepreneurial zeal was clearly made manifest with his postgraduation creation of the "combination pet and stereo store" business niche.

"My business partner and I realized that a conventional stereo store didn't get year-round traffic," says Shafer, "so we began selling pets and pet supplies."

A huge novelty that garnered much publicity and brought in lots of traffic but little money, the venture soon folded, but the dots were beginning to connect between Shafer's talents for publicity, marketing and comedy, and his ability to repeatedly reincarnate his career.

Goaded by a friend, he tried out for a stand-up comedy competition. "I was marginally witty," he says. Witty enough to win the 1983 Showtime Comedy Laugh-Off, which led to four years as host, actor and writer of *Almost Live*, Seattle's seminal late-night comedy show, which led to six Emmys and his own radio program.

Shafer's exposure on TV developed into, as he writes on his Web site (

An "anti-self-help" book, *Nobody Moved Your Cheese!* skewers today's self-help gurus.

### Five shortcuts to customer loyalty

1. Don't hire unlikable people. Nobody will give money to people they don't like.
2. Outsmart your customers. Make sure your staff has more answers than your customers have questions. People are loyal to expertise.
3. Pay attention to what your customers really want. Mike Diamond Plumbing advertises, "Our plumbers will not only fix the problem but will be there on time and smell good."
4. Dump your strict return policies. Don't make customers think that buying from you is a risk. If the customer isn't satisfied, give his or her money back and try spinning it into a bigger sale.
5. Blow your customers away! "Good" customer service just isn't good enough anymore. Start amazing people with how far you are willing to go to keep their business. Good word of mouth will clog your door with customers.—Ross Shafer



JIM HILLER

### member profile

**Name:** Ross Shafer

**Member at:** Irvine, California

**Address:** 5927 Balfour Court, Ste. 103  
Carlsbad, CA 92008

**Contact at:** 1-760-603-8110;  
[info@rossshafer.com](mailto:info@rossshafer.com)

**Comment about Costco:** "I love Costco! Costco is my one-stop Christmas, birthday, anniversary, wedding and Valentine's Day shopping hub. I just wish you guys sold tombstones!"

*shafer.com*), "a disturbing and almost profitable pattern" of stints as host for game shows such as *Match Game* and *Love Me, Love Me Not*.

During this time Shafer the entrepreneur discovered another way for Shafer the comedian to fulfill his passion for writing, comedy and a regular paycheck.

"My line of work means I'm on the road a lot and in constant contact with people in the service industry," he says. "And I was amazed at how bad service was."

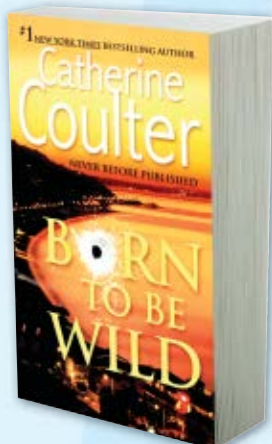
From this, *Many Happy Returns: A Program on Customer Service*, an employee training video, was born. The success of the video prompted the production of several training films filled with basic service messages laced with gentle humor, and attracted the attention of corporations.

Which is how Ross Shafer, marketing graduate cum failed stereo/pet store owner cum stand-up comic cum sometimes game-show host has become Ross Shafer, stand-up comedic motivational business speaker.

"As it turns out, it's not just one thing that makes me happy," says Shafer. "It's performing, writing, producing little films. Because I'm able to wear a lot of hats, I can maintain my interest and my passion."

And there's always that lingerie job to fall back on. **E**



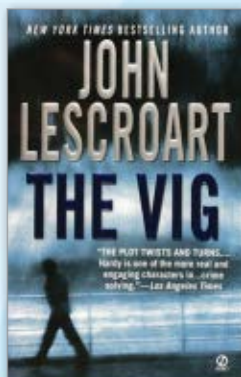


Mary Lisa Beverly isn't evil, but she plays a manipulative femme fatale on the popular soap opera *Born to Be Wild*. Still, it's impossible for the actress to find normalcy, being constantly hounded by the public and the paparazzi. Then, when the attacks on her begin, she must trust her life and her heart to the one man she never thought she'd be able to count on.

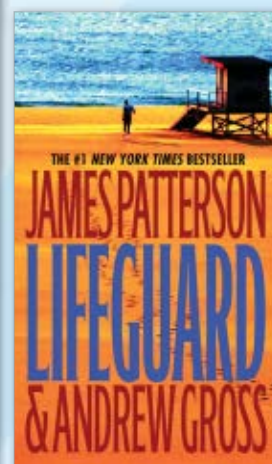
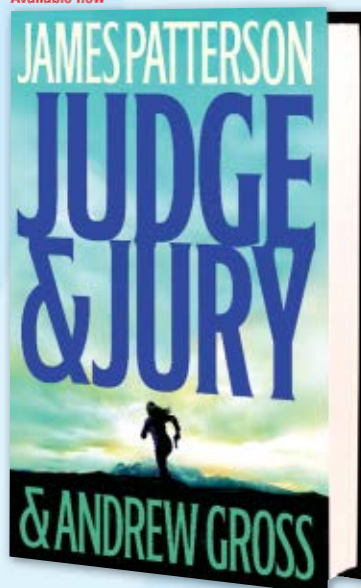
JOVE, A MEMBER OF THE PENGUIN GROUP (USA), INC. / PAPERBACK  
Available now

A young thug vowed revenge when Dismas Hardy helped put him in the clink 10 years ago. Now, that thug's been released from prison and Hardy's fellow prosecutor is missing. As Hardy's past and present collide mightily, he must figure out what's going on before he becomes the next victim—and this time, it's more than a simple case of payback.

SIGNET, A MEMBER OF THE PENGUIN GROUP (USA), INC. / PAPERBACK  
Available now



Available now



Available now

This summer, Juror 11 takes on "the family" and a most powerful and vicious mob boss, in the new heart-stopping legal thriller *Judge & Jury*. Pick up James Patterson and Andrew Gross' latest in hardcover. And don't miss their murder mystery *Lifeguard*, now in paperback!

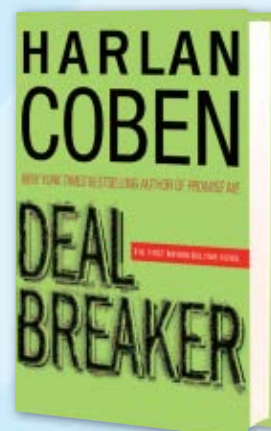
LITTLE, BROWN / WARNER / HARDCOVER / PAPERBACK

## Heat up your library this summer.



A casual bachelorette-party fling with the groom's hot young brother leads to some nasty complications for a young New York heiress in Jackie Collins' newest novel, *Lovers & Players*. Collins is at the top of her game with her latest love story, which includes all her juiciest ingredients—power, money, fame and sex!

ST. MARTIN'S PRESS / PAPERBACK  
Available late August



Armed with a prized client, sports agent Myron Bolitar quickly learns the dark side of his business—that talent can get you rich, but truth can get you killed. If you liked Harlan Coben's *Promise Me*, you'll love the talented author's first book, *Deal Breaker*.

DELACORTE PRESS / HARDCOVER  
Available now



Since 1955, *Guinness World Records* has become a household name. Now they've delivered another outstanding collection of mind-blowing facts and incredible achievements that are all new for 2007!

GUINNESS WORLD RECORDS LIMITED, A HIT ENTERTAINMENT LIMITED COMPANY / HARDCOVER  
Available early August

Costco Wholesale carries all types of summer reads, perfect for popping in your beach bag.

Choices include the coming together of a dysfunctional family in *The Gazebo*, a tale of love that has been denied for years in *Sweet Memories*, a woman who must choose between the love of her life and the child she carries in *Sarah's Child* and more.

HQN / PAPERBACK  
Available late August



# Fashion on **t**op

## Expert says to find clothes that flatter—get real

By Danica Lo

WHEN I WAS WRITING my column for the *New York Post*, I drew a lot of ire from certain communities for freely using words like “fat,” “chubby,” and “chunky.” Just because I wasn’t hedging my semantics behind the safety of watered-down political correctness, some people took grave offense to my column and called it “rude” and “trash.”

But here’s the rub—it’s time to get real.

All across the country, women wake up in the morning worried about how they look. So many people don’t like the way their bodies feel—I’ve certainly looked in the mirror and called myself fat. We’ve all had days where we feel ugly.

It doesn’t matter how many times people tell you you’re gorgeous, you will pick and choose when and whether you believe them. Self-esteem is up to you to find within yourself.

Still, I believe that clothing is one of the few things that can make an instant change to our appearances. The right shirt, pants, skirt, and shoes can create virtual miracles. And even if you don’t feel particularly good about the body you have underneath, you can feel great about the effort you’ve made and the way you present yourself to the world. That’s one thing you can control right now. That’s one thing you know you can feel good about.

### Tips on tops

Here’s the skinny on tops: No matter what shape you’re in, the top you choose to

Costco member Danica Lo, former plus-size model, is a fashion, beauty and features writer in New York City. This excerpt was reprinted with permission from her book, *How Not to Look Fat* (Collins, 2006).

DANICA LO

grace your torso can make or break your look. Now that you’re all grown up, don’t get caught in a boxy, shapeless tee ... the way most of them hang straight off the largest part of your chest will obscure any hint of your womanly figure and waistline.

As a rule, the most flattering top you can buy is a solid-colored deep-V-neck, three-quarter-sleeve, slightly stretchy fine-gauge knit that skims your figure and ends right at the top of your hip.

Since most of us like to have more than one kind of top in our closets—variety, spice of life, blah, blah—I’ve rounded up a list of elements that can help make shopping for slimming tops a bit easier.

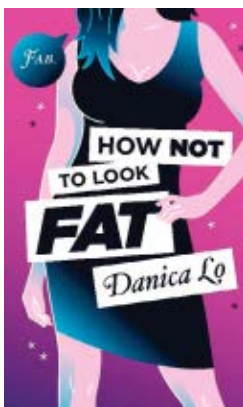
**Necklines.** The most flattering necklines come in a V-shape. The V draws attention to your cleavage and the center of your torso—i.e., away from your width.

**Rule to live by.** The broader and bigger your chest and shoulders, the less fabric you ought to have at your neckline.

**Sleeve length.** Three-quarter-length sleeves are, absolutely, the most slimming and arm-elongating sleeve length. Period.

**Trunk length.** For both short and long torsos, the safest and most flattering hem is one that ends right at the hip. Unless you’re ultra slender, avoid tops that end right at your waist—they’ll make you seem short-waisted and larger of buttock. [H]

(*How Not to Look Fat* is available at [costco.com](http://costco.com)).



## Fall forecast

WHAT’S HOT IN CLOTHING this fall? *The Connection* recently talked with Shannon West, assistant general merchandising manager at Costco, and her clothing-buying team about the new items they’re bringing in this fall. Here is their take on this year’s hot trends in women’s clothing.

**Pants.** Aged and worn denim remains popular, but the legs are an updated evolution of straight-and-skinny cuts. Pockets are embellished with stitching and rhinestones. Carpenter pants are still fashionable, but the look is sleeker—without the extra pockets and loops.

**Shirts.** Ruffles and lace create a feminine look. Popular sleeve styles include bigger cuts, such as bell and flutter sleeves. Cardigans, cowl necks and crochet are all trends for fall sweaters. Tops are hip length this season, and popular colors include deep blues, reds and earth tones.

In menswear, Shannon and her buyers say to watch for the following trends.

**Pants.** Denim with a worn or vintage look remains popular. Colors to look for include darker denims along with gray and khaki.

**Blazers.** The forecast is for unconstructed and washed styles with a military or utility influence—noticeable in epaulets and surplus pockets.

And for men and women:

**Outerwear.** Colors for this year include deep orange, chocolate, burgundy, olive and pewter. Fabrics in demand include faux shearling, washed cotton velvet and quilted microfiber. Fake fur remains a popular trim, while the length of coats and vests is hitting below the hip.

“Costco members understand that their local warehouse is a one-stop destination for stocking up on the basics,” says Shannon. “Those in the know also recognize Costco as a place to find unique, fun and fashionable items.”

Shannon explains that she and her buying team keep the clothing tables at Costco up-to-date with visits to New York City several times each year to meet with suppliers and see the latest trends.

CONTINUED ON PAGE 36



**A. Planet Sleep Flannel Pajama Pants**

Constructed from 100% cotton, these super-soft brushed flannel pants are cozy, comfortable and for every day ... everywhere. Available in plaids, stripes and prints. Sizes: XS-XL. Item #206169

**B. Gloria Vanderbilt Jeans**

These easy-fit five-pocket jeans are constructed from soft stretch sateen and denim. A true essential for any wardrobe. Sizes: 4-14. Item #112991

**C. Champion Elite Micro-Fleece Jacket/Pants**

This soft and smooth micro-fleece is a perfect first or second layer. The jacket features a zip front and two pockets. The pants are easy to pull on. Item #100621, 100620

A

B

Comfort and style for her  
.....  
**women's apparel**



C

**D. New York Laundry Sherpa Top/Pants**

This comfy V-neck tunic includes side slits to allow for extra movement. The drawstring, elastic-waist pants feature breathable cotton with spandex for comfort and stretch. Item #101535 (Top), #101534 (Pant)

**E. Chenille Ladies' Vest**

Both stylish and functional, this vest features an insulated lining combined with cashmere-soft micro-chenille to keep you feeling warm, chic and cozy. Item #909335

**F. Kirkland Signature™ Ladies' Merino Wool V-Neck Sweater**

Our 100% merino wool sweater is made in Italy from extra-fine merino wool. Merino wool offers year-round wearability due to its lighter weight and smooth finish. Item #996366

**G. Kirkland Signature Ladies' Cashmere Sweaters**

These sweaters are made with the finest, 100% four-ply cashmere. This provides greater thickness, strength, softness and wearability. Item #103646 (Cable Crewneck), #103928 (V-neck), #103566 (Turtleneck)



#### H. Unionbay Survivor Cargo Pant

Sporting an oversize cargo pocket, these pants also feature a vintage wash for super-soft hand-feel and an easy, relaxed fit. Item #775359



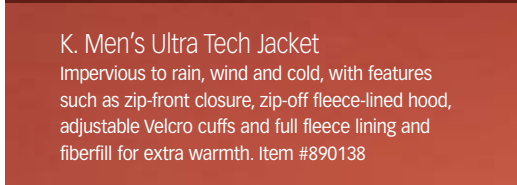
#### I. Long-Sleeve 1/4" Zip Shirt

Constructed with 100% refined cotton, this dressy long-sleeve is breathable, which makes for a nice layering piece. Item #122869



#### J. Kirkland Signature Men's Dress Shirts

Look your best in these dress shirts that feature 100% cotton twill, cross-stitched nonbreakable buttons and single-needle tailoring. Item #866789



#### K. Men's Ultra Tech Jacket

Impervious to rain, wind and cold, with features such as zip-front closure, zip-off fleece-lined hood, adjustable Velcro cuffs and full fleece lining and fiberfill for extra warmth. Item #890138



## Practical and versatile for him men's apparel

#### L. Men's Suit Separates

Beautiful midweight, year-round, 100% worsted wool fabrics. Dress up or dress down with a great choice of patterns. Item #119379 (Pants), #119429 (Jacket)

#### M. Kirkland Signature Men's Merino Wool V-Neck Sweater

Made in Italy, this 100% merino wool sweater will reward you with lasting good looks throughout the year. Item #996368





CONTINUED FROM PAGE 33

The buying team also looks for pieces that have a contemporary feel but won't look dated next season or even next year.

The goal, she says, is to bring in clothing pieces that most members will be able to buy as staple items to update or add flair to their current wardrobe.

—Stephanie E. Ponder



GETTY IMAGES

## The Costco Connection

Costco warehouses and costco.com carry a variety of clothing items for women, men and children.

# Looking (and seeing) good



JOE KINGLEIGH

IF YOUR OPTOMETRIST just told that you need reading glasses, you are not alone. According to the Sunglass Association of America, U.S. consumers purchased almost 35 million pairs of reading glasses last year. While this statistic may be comforting in some small way, it could leave you wondering what you're going to look like wearing a pair of drugstore specials. Costco buyer Kristin Ashton thought about this, too.

"We have totally revamped our reading-glasses program," explains Kristin. "Costco now offers several lines of reading glasses that are about function and form. They enable you to read comfortably—and, thanks to features such as handmade temple tips and smaller, more stylish frames for both men and women, they will likely complement your sense of fashion."

As you age, your eyes lose elasticity, making it difficult to focus up close. To combat this condition, Costco's new line of reading glasses come in a wide range of magnifications and are

built with prescription-quality materials, such as Monel, stainless steel, aluminum and memory plastic (an extremely light, durable plastic).

All glasses also feature scratch-resistant and UV-coated aspheric lenses. Aspheric lenses, which were introduced in the eyewear industry in the early 1990s, are preferable because they tend to be thinner than conventional lenses and, in most cases, offer superior corrected vision.

Costco reading glasses come in three-packs because studies have shown that most people who wear reading glasses own an average of six pairs. "We felt three-packs would work well for first-time buyers and might also afford some variety for initiated members," Kristin says.

According to Andrew Kahn, CEO of Design Optics, manufacturer of the reading glasses Costco carries, these glasses are a real value. "The price members pay for three pairs of glasses at Costco would buy them a single pair of reading glasses of comparable quality at other sources," Kahn says.—Will Fifield

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• FASHION LIFESTYLE	

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## The Truth About France

*We always hear about the winner of the Tour de France, the person with the stamina, power and determination to travel about 2,241 miles through France on a three-week journey, besting the world's finest cyclists. But have you heard of the lanterne rouge or "red lantern"? This award is given to the cyclist who finishes in last place. Cyclists have been known to stall a bit to receive this dubious honor. The term is derived from the red lantern hanging from a train caboose. The leader of the pack wears the prestigious yellow jersey. Lanterne rouge? Perhaps a red jersey would be appropriate! France. Who knew? Brought to you by MCI. We shrink the globe.*

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<sup>†</sup> Independent, preliminary, prospective, randomized, double-blind, placebo-controlled study of glucosamine, Uniflex® and joint fluid (hyaluronic acid) vs. 1500 mg glucosamine with 1200 mg chondroitin and vs. 1500 mg glucosamine alone conducted for two months. Additional chondroitin has been added to Move Free® Advanced. (Miami, 2004)

<sup>‡</sup> In an independent Internet survey, doctors recommending glucosamine preferred the Move Free® Advanced formula over formulas containing only glucosamine or glucosamine and chondroitin.

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**THE JOINT CARE FORMULA 9 OUT OF 10 DOCTORS PREFER<sup>‡</sup>**





# BEEF

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### Grilling Tips

- 1** Different cuts of beef require different preparation and cooking methods as well as different cooking temperatures.
- 2** For maximum taste and quality, grill over medium heat. For gas grills, set temperature controls to medium. For charcoal grills, check the coals – they will no longer be flaming and will be covered with gray ash.
- 3** Be sure to always use an instant-read thermometer inserted horizontally into the side of burgers and steaks to check doneness.
- 4** The thermometer should penetrate the thickest part or the center of the burger or steak. Burgers should reach an internal temperature of 160°F while steaks should reach an internal temperature of 145°F for medium rare and 160°F for medium doneness.
- 5** Use a long-handled spatula to turn burgers and tongs to turn steaks. Do not press or flatten the meat – flavorful juices will be lost.

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[www.BeefItsWhatsForDinner.com](http://www.BeefItsWhatsForDinner.com)



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IRIDIO PHOTOGRAPHY

# Ripe time

Savoring the bounty of summer



**Dave Lieberman**

WHEN I WAS GROWING UP, my family would take car trips from the city out to the country. Our destination: the abundant farms outside Seattle, where we could purchase the ripe vegetables and fruits that would start appearing in August. It was always a special treat to have fresh produce.

With today's global marketplace, fresh vegetables and fruits are available year-round. Still, they seem best this time of year, when they can be enjoyed in long, lazy summer meals.

This recipe was created by Dave Lieberman, author of *Young & Hungry: More Than 100 Recipes for Cooking Fresh and Affordable Food for Everyone* (Hyperion Books, 2005) and host of his own Food Network show, *Good Deal with Dave Lieberman*. It appeared in *Creative Cooking The Costco Way*, our latest cookbook. An electronic version of the cookbook can be found at [costco.com](http://costco.com), under "Costco cookbook." —*Tim Talevich*

**ONLINE! BONUS!** Other recipes featuring fresh produce from Delano Farms and other Costco suppliers can be found in the August *Online Edition* at [costco.com](http://costco.com) under "Costco magazine."

## Red Grape, Grape Tomato and Avocado Salad

1 small ripe Hass avocado

About 25 Delano Farms red grapes, quartered

20 grape tomatoes, halved

1 small yellow bell pepper, cut into 1/8-inch dice

1 small shallot, sliced as thinly as possible

Salt

Freshly ground black pepper

About 15 fresh basil leaves, finely chopped or slivered

Extra-virgin olive oil

Red wine vinegar

1. Cut avocado in half lengthwise and twist to separate the halves. Remove the pit by smacking a chef's knife into the pit and twisting it out.
2. Carefully remove the avocado flesh with a large spoon and slice the avocado halves lengthwise into 1/4-inch slices.
3. Arrange avocado slices on 4 plates. Scatter grapes, tomatoes, bell pepper and shallot around and a little bit on top of the avocado slices.
4. Sprinkle with a couple of pinches of salt and a few grinds of pepper. Scatter basil on top.
5. Finish by drizzling with olive oil and vinegar. Makes 4 servings.





Recipes reprinted here originally appeared in Costco's cookbooks, *Entertaining The Costco Way* (2002) and *Cooking The Costco Way* (2003).

## California Grapes Tomato Napoleon with Goat Cheese, Basil and Grape Vinaigrette ▲

Recipe developed for California Grape Growers by Chef David Vartanian, The Vintage Press Restaurant, Visalia, California.

- |   |  |
|---|--|
| 6 vine-ripe tomatoes  | 1 cup whole red, green, black or a combination of California seedless grapes |
| Hot oil for frying  | 1 teaspoon green peppercorns   |
| 12 ounces goat cheese   | 1/2 cup extra virgin olive oil   |
| Coarse salt and freshly ground pepper   | Juice of 1 lemon   |
| 1 bunch basil, stemmed  | Salt   |
| Fried tomato skins, optional  |  |
| 2 cups sliced red, green, black or a combination of California seedless grapes* |  |

1. Peel tomatoes and fry the skins in hot oil to use as a garnish if desired. Slice each tomato horizontally into 4 slices, keeping each tomato separate.
2. Slice cheese into 18 thin pieces. Reassemble each tomato on a chilled plate, inserting a piece of cheese between each tomato slice. Season to taste with salt and pepper. Arrange basil leaves around each tomato and scatter fried tomato skins and sliced grapes on top of the basil.
3. Purée whole grapes and peppercorns in a blender. With the blender running, slowly add olive oil. Season with lemon juice and salt to taste. Drizzle vinaigrette over the tomatoes and basil. Makes 6 servings.

**Tip:** To peel tomatoes easily, submerge whole tomato in boiling water for 15 to 30 seconds. Remove with a slotted spoon. Score the skin with a knife from top to bottom in 4 places. Peel the skin off in 4 pieces.

\*1 pound of California grapes is approximately 3 cups.



## Nancy Colavito's Delano Farms and Four Star Fruits Grape Ambrosia ▼

*The letter from this Whippany, New Jersey, Costco member read, "This great summer dessert goes a long way. It's cool and refreshing and can be made the night before."*

- |  |  |
|--|--|
| 1 box instant vanilla pudding                                | 1 cup halved seedless Delano Farms/Four Star Fruits green grapes |
| 1 20-ounce can crushed pineapple, juice drained and reserved | 8 ounces (1 cup) mini marshmallows                               |
| 16 ounces sour cream   | 1/4 cup shredded coconut   |
| 8 ounces frozen whipped dessert topping                      |  |
| 3 6.1-ounce cans mandarin oranges, drained                   |  |

1. Mix pudding and pineapple juice with a whisk.
2. Add sour cream and whipped topping.
3. Add fruit, marshmallows and coconut.
4. Mix well. Cover and refrigerate. Makes 8 servings.



Costco member  
Nancy Colavito





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# Costco wine buyers sample Australia's many viticultural treasures

## The wines of *Down Under*



Costco's wine buyers pause for a photo with winemakers at the Henschke Hill of Grace Vineyards in Eden Valley, South Australia.

LORI SIZELOVE

**By Annette Alvarez-Peters**

"WELCOME TO THE LAND Down Under, mates," was a common greeting for an international contingent of Costco wine buyers during a journey to Australia last March. In seven rapidly paced days we traveled to eight different wine regions, visited nearly 20 wineries and evaluated more than 250 wines.

Australia is one of the world's top-producing wine regions, with 2,000 wineries, and is currently the largest exporter of wines (in gallons) to the United States. Australian wineries feature state-of-the-art equipment, and Aussie winemakers are some of the most highly trained anywhere—world-class by any measure.

Australia's winemaking history is two centuries old, although worldwide exposure and acclaim date from the mid-1980s. Australian wine country is, quite simply, unpretentious. We met with large corporate producers as well as small, boutique artisans. All were equally casual, friendly and enthusiastically serious about their creations.

Our itinerary focused on some of the most important viticultural areas in South Australia. Barossa Valley, McLaren Vale, Eden and Clare valleys, and Coonawarra, among others, are situated between arid desert to the north and cool coastlines. South Australia has never been affected by phylloxera, an insect that has destroyed the roots of vines through-

out the world. As a result, a number of vineyards in these prized regions produce grapes from vines planted in the mid-19th century, imparting uniquely rich flavors.

Shiraz (Syrah to the rest of the world) is the most widely planted red grape in Australia. During our wine evaluations, we found Barossa Shiraz made big, blockbuster wines with notes of blackberry, cassis and chocolate, while the cooler-climate McLaren Vale Shiraz wines were big and dense with hints of spice and pepper. And we found sparkling Shiraz, a deep purplish red, frothy bubbly, to be amazing.

That's not to say that we limited our tastings to Shiraz. Cabernet Sauvignon is a very important red variety that is often blended with Shiraz, exhibiting wonderful notes of cedar, along with black and red fruits. Chardonnay, the leading white varietal, is made in a variety of styles from oaked to unoaked, exhibiting flavors of apples and pears. And we found lovely dry Rieslings, featuring lively acidity with fruit flavors of grapefruits and lemons.

Of course, any travelogue of Australia would be shamefully incomplete without accounts of

kangaroos and koalas, Aboriginal dancers and "cookin' on the barbie." Thankfully, we experienced them all. Kangaroos roamed the Eden Valley vineyards of Grant Burge Vineyards. We fed "roos" during an excursion to the Cleland Wildlife Park, located in the hills above Adelaide, where we spied on sleeping koalas in the gummy trees (aka eucalyptus) and handled indigenous snakes for special photo ops. We enjoyed many fabulous meals on the barbies.

March ushers in the fall harvest season in South Australia. At many of our destinations, grapes were being picked late at night to avoid daytime heat and to reach the last vital levels of "brix" (sugars) in the fruit. It's a busy and important time of the year, yet our hosts were friendly, hospitable and determined to enhance our education in a most pleasant and professional manner.

Many wine scholars believe Australia's wine industry is the most dynamic and innovative in the world. From outstanding entry-level wines, such as Marquis Philips, to highly acclaimed wines, such as d'Arenberg's The Dead Arm or Penfolds Grange, Australian wines are world-class.

As for us, we hiked stunning vineyards, sampled stellar wines from barrel and bottle, and met the most wonderful winemakers. Australia is a beautiful place, with wonderful people and fabulous wines, a place all wine lovers must visit—people lovers, too! ☑

*Annette Alvarez-Peters is an assistant general-merchandising manager at Costco who oversees the national wine, spirits and beer-buying program.*

### *Costco wine list*

**Australian wines\***

- Rosemount Show Reserve Chardonnay Item #72117
- The Gate Shiraz Item #787147
- Shingleback Shiraz Item #785134
- Two Hands Bella's Shiraz Item #194729
- Henry's Drive Cabernet Item #605015
- Peter Lehman Clancy Red Item #296607
- Penfolds Cabernet Shiraz Bin 389 Item #11478

\*Not all wines available at all locations. See [costco.com](http://costco.com) for more wine choices.

PHOTODISC

MW/TX



Prepared foods at Costco's Service  
Deli mean dinner on the double

# Meals in minutes

CHRIS MCARTHUR

## BuyingSmart

Consumer reporter **Pat Volchok** gives a behind-the-scenes look at Costco products and services. Send your questions to: [buyingsmart@costco.com](mailto:buyingsmart@costco.com)

### BY PAT VOLCHOK

IF THE THOUGHT of spending hours cooking every day leaves a bitter taste, let me introduce you to the best meal deal in town, Costco's Kirkland Signature Service Deli.

Founded on Costco's golden rule of quality first and then price, this highly successful meals-to-go program offers home-style salads, sandwiches, side dishes, entrées and Costco's famous rotisserie items. The department's mantra is simple: Create great comfort food seasoned with fresh home-cooked taste, exceptional eye appeal and delicious aroma.

Costco's Tom Fox of the Service Deli team explains, "Costco's doing what a member would have to do to make a meal. We create our own recipes around the warehouse foods

members already love, prepare the dishes by hand in each warehouse's Service Deli kitchen on a daily basis and package them up fresh, ready for members to take home."


Fresh is an understatement. Standards are so strict that rotisserie chickens are pulled after just two hours out of the oven. All rotisserie and meals-to-go items also undergo constant scrutiny and temperature checks and are removed if necessary. Costco does not participate in the questionable practice of lowering the price of foods nearing expiration dates.

Here's another plus: Warehouse products are used as much as possible. This practice ensures quality and reduces costs. Take the new, extra-large 3-ounce meatballs. They are made

with Kirkland Signature's own fresh ground beef, made at Costco's meat plant in Tracy, California.

Tom shares great news. Starting this fall, Service Deli menus will change seasonally to take advantage of new harvests and offer broader choices. Which is why winterish comfort foods, including meatballs with penne, mashed sweet potatoes and rotisserie chicken noodle soup will soon start to appear. As an added timesaver, all chicken, beef and fish dishes will be precooked and just need reheating.

For those who need to know, food-allergy concerns are clearly listed on each label of all 32 Service Deli offerings.

Goodbye, mixing bowls. Hello, life. 



*To whet your appetite, here are a few  
easy-to-put-together menus featuring **Service Deli**  
items (in boldface) and other Kirkland Signature™ foods.*

### ◀ **Ten-Minute Miracle**

**Shrimp Cocktail**

**Artisan Garlic Loaf**

**Meatballs with Penne Pasta**

**Upsized Caesar Salad**

**Tiramisu**

Beverage:

**California Red Zinfandel**  
or **Sparkling Cider**

The precooked meatballs feature six 3-ounce Italian-style meatballs with a coarser grind, more like homemade, and Costco's rich Italian, roasted marinara recipe. Also, egg penne pasta is used because it's tasty and holds up better for reheating.

The upsized Caesar Salad is more than a half pound larger than the original Caesar.

### **Thirty-Minute Magic**

**Parmesan Cracker Bread**

**Rotisserie Chicken Salad**

**Organic Spring Mix**

**Meatloaf with Yukon Gold**

**Mashed Potatoes** or **Salmon Milano**

**Mashed Sweet Potatoes**

**French Green Beans**

**All-American Four-Layer Chocolate Cake**

Beverage:

**Red Burgundy** or **Rioja from Spain**  
**Coffee/Tea**

Try the new Rotisserie Chicken Salad as a spread paired with the bakery's crispy flat crackers.

The fall is the beginning of the Service Deli's meatloaf season. It's now precooked, making reheating a snap. Another option is member-favorite Salmon Milano.

Buttery-flavored Yukon Gold mashed potatoes are included with the meatloaf, but I can't resist suggesting the new, luscious mashed sweet potatoes (November arrival). They are made with just four ingredients: heavenly Beauregard sweet potatoes, butter, brown sugar and a little parsley. Reheating takes around 20 minutes in the oven or 5 to 7 minutes in the microwave. (Thanksgiving dinner just got a whole lot easier.)

**ONLINE BONUS!** For additional meals-to-go menus as well as information on the department's Special-Order Party Platters, visit [costco.com](http://costco.com), click on "Costco magazine," then on "Buying Smart, bonus material."

### **Twenty-Minute Takeout**

**Vegetable Platter**

**Take & Bake Pizza**

**Spinach Salad**

**Filled Half Sheet Cake, Ice Cream**

Beverage:

**Châteauneuf-du-Pape**  
from **Southern Rhône** or **Chianti**  
from **Italy, Sodas and/or Beers**

Take & Bake Pizzas are now 17 by 17 inches square, to better fit most home ovens. Choose between just cheese (mozzarella, provolone and Parmesan), pepperoni with cheeses or the combo—cheese, olives, green peppers, red onions, sliced mushrooms and Italian sausage. Freeze leftovers and reheat in a toaster oven.

Costco's spinach salad is filled with triple-washed baby leaf spinach and topped with Grade A sliced eggs, true mozzarella cheese rather than a less expensive, tasteless mozzarella filler blend and many other tasty garnishes.

### **Grab and Go**

**Italian Sandwich with**  
**Mediterranean Pasta Salad**

**Variety Cookies**

**Pre-sliced Apples**

Beverage:

**Oregon Pinot Gris, Washington Riesling,**  
**Chablis or Sparkling Waters**

The Italian sandwich combo is the most popular in the Service Deli. Ingredients include 11 ounces of Costco's own pepperoni, roast beef and salami and 3 ounces of provolone cheese, all served on artisan-style focaccia bread. The accompanying tricolor, three-cheese-filled cappelletti pasta salad is also available in a much larger dinner size. Fork included. (An extra lettuce leaf acts as a barrier between the sandwich and the pasta salad to prevent a soggy sandwich. Bless you, Costco.)



FRANCE FREEMAN





# Life of the



Turkey and Swiss  
Roller Platter

## By Pat Volchok

LIGHTEN YOUR entertaining load with ready-to-serve-special order party platters from the Costco Service Deli.

Some of these luscious platters are stocked daily in warehouses, but I

strongly suggest preordering. Order forms are found at each Service Deli. Just fill in the blanks and allow at least 48 hours between placing the order and pickup. Here's the lineup.

### Turkey and Swiss Roller Platter

- Weighing in at a super-hefty 7 pounds, 3 ounces. 48 pieces total.
- Made of sliced honey turkey and Swiss cheese on cracker bread with cranberry cream cheese, green leaf lettuce and sliced tomatoes. Serves 18 to 20.
- The perfect complement for the party trays: pre-cut vegetables and fruit from the Produce Department, available daily with no special orders necessary.

### Croissant Sandwich Platter

- Approximately 6 pounds, 7 ounces, 30 mini sandwiches made with Costco's in-house baked Kirkland Signature™ croissants, pre-cut into thirds for ease of eating, and pesto and mustard spreads.
- Twelve turkey and provolone cheese, nine ham and Swiss and nine roast beef and cheddar. Two-day shelf life. Serves 14 to 16.

### Shrimp Platter

- Three pounds, 8 ounces of Kirkland Signature 31/40- count cooked and peeled shrimp. Eight lemon wedges, 8 ounces of cocktail sauce. Serves 18 to 20.

### Meat and Cheese Platter

- Weighing in at a hefty 5 pounds, 4 ounces, including 3 pounds of sliced honey turkey, roast beef and honey ham; 1 pound, 5 ounces of sliced provolone, Swiss and cheddar; and Dijon rough mustard. Serves 14 to 16.

### Pat's Thanksgiving Eve Party

The house is full of guests and there's no time to stop and cook because you are in the midst of preparing tomorrow's Thanksgiving feast. If this sounds familiar, then follow my lead and use my all-Costco menu for Wednesday night. And please ... whatever you do, don't forget to purchase the new mashed sweet potatoes for Turkey Day.

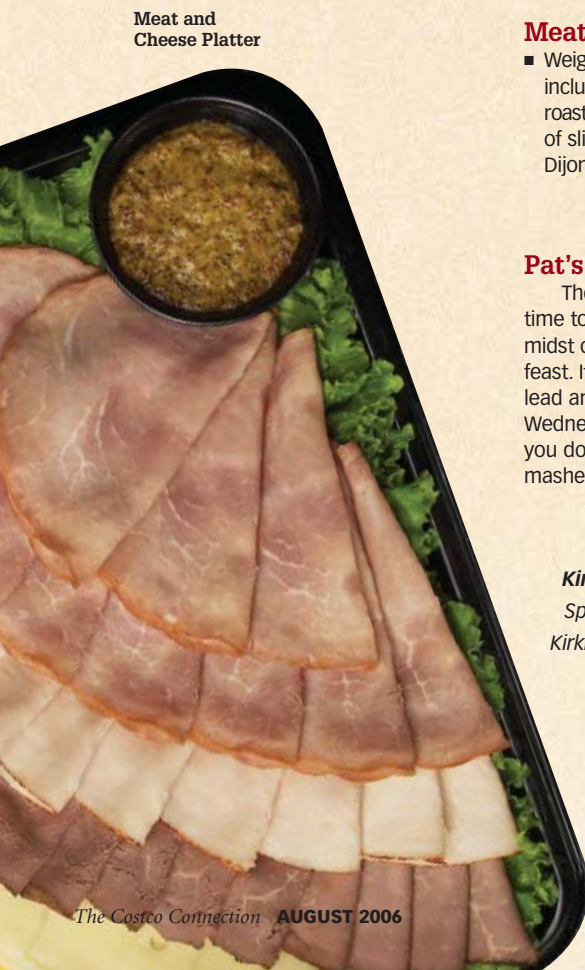
**Kirkland Signature™  
Special Order Shrimp Platter**

**Kirkland Signature Chicken Pot Pie**

*Spinach Salad (add dried cranberries)*

*Kirkland Signature Pumpkin Cheesecake*

*Kirkland Signature Ice Cream*



Meat and  
Cheese Platter



Chicken Pot Pie

IRIDIO PHOTOGRAPHY



# party

## Additional Service Deli Menus

Here are a few more menus ... bon appétit! (Service Deli items in boldface)

### Thirty-Minute Magic No. 2

*Kirkland Signature Pugliese Bread*

***Kirkland Signature Chicken Alfredo***

*Grand Parisian Salad*

*Sliced Mushrooms*

*Kirkland Signature Plain Cheesecake*

*Fresh Blueberries*

Beverage:

*New Zealand Sauvignon Blanc*

*Coffee/Teas*

Costco's Chicken Alfredo is a member home run. The sauce is made in small batches to guarantee superb consistency.

### Thirty-Minute Magic No. 3

*Kirkland Signature Dinner Rolls*

***Kirkland Signature***

***Rotisserie Chicken Noodle Soup***

*Grilled Rib Eye Steak*

***Kirkland Signature***

***Mashed Sweet Potatoes***

*Broccoli*

*Kirkland Signature Strawberry Cheesecake*

Beverage:

*Oregon Pinot Noir*

*Kirkland Signature Organic Milk*

The new country-style Rotisserie Chicken Noodle Soup is made of 100 percent Costco rotisserie all-white chicken breasts, hearty, large egg noodles and chicken broth with fresh carrots and celery.



Croissant Sandwich Platter

### One-Hour-Plus Wonder

*Artisan Garlic Loaf*

***Kirkland Signature Chicken Pot Pie***

*Fruit Bowl*

*Kirkland Signature Apple Pie*

Beverage:

*California Chardonnay or*

*California Sauvignon Blanc*

*Kirkland Signature Organic Milk*

Costco's beloved chicken pot pie returns this fall. Twelve inches in diameter and nearly 6 pounds in finished weight, this pie is the mother of all grocery chicken pies. The Service Deli reports it has the highest meat-to-filling ratio in the industry, with 1 pound, 8 ounces of cooked chicken in every pie. Now that's something to cluck about.



Shrimp Platter

PHOTOS BY FRANCE FREEMAN



**T**his year, entering the Costco International Photo Contest is easier than ever. You will be able to "Give Us Your Best Shot" online or in print form. For online details go to [www.costcophotocontest.com](http://www.costcophotocontest.com) Whether it's a photo you took hours to set up or one you grabbed in a second, it will take only a few minutes for you to send in your entry. So get snapping!

**Contest ends September 30, 2006.**

**International Grand Prize**

**\$2,500 Costco Cash card (or equivalent)**

**National Prizes**

**First Prize: \$1,500 Costco Cash card**

**Second Prize: \$1,000 Costco Cash card**

**Third Prize: \$500 Costco Cash card**

**All winners will also receive:** A Fuji QuickSnap Flash one-time-use camera and a scrapbook or photo album. (Honorable mentions to be awarded at judges' discretion.)

contest software powered by: **omnisg**

**Now  
enter  
online!**

# Give us your best shot.

## Costco International Photo Contest 2006

Submit online at [www.costcophotocontest.com](http://www.costcophotocontest.com)

or cut out and tape  
this entry form  
to the back of a  
4" x 6" or 5" x 7"  
photo and mail to:

**Costco Members  
Photo Contest**

Costco Wholesale  
P.O. Box 34088  
Seattle, WA  
98124-1088

Member Name

Address

City

State

Zip Code

Home Phone

Membership No.

Location of Photo

Please sign that you have read and understand the contest rules.

**All entries must be postmarked or submitted online by September 30, 2006.**

## Costco Photo Contest 2006 Official Rules

1. To enter, submit an unframed, unmounted black-and-white or color picture (4" x 6" or 5" x 7") with the entry form securely affixed to the back. Online entries should be in JPEG format. Save a high-quality print (which will be required) in the event you are a winner.
2. The theme of the contest is "Give Us Your Best Shot." Winning entries will be those that best reflect the theme. Decisions of the judges are final.
3. Photos will not be judged unless the entrant's name, address, membership number and telephone number have been written legibly on the entry form and attached to the back of the photo.
4. No purchase necessary. Must be 18 years or older to enter.
5. Entrant must be a current membership cardholder of Costco. No prizes will be awarded until entrant's membership status has been verified as current by Costco.
6. One entry per membership cardholder; additional entries will be disqualified. Previously published photographs are acceptable.
7. Odds of winning will depend on the total number of entries submitted.
8. Photos must be suitable for family viewing.
9. **Contestants must know the names and addresses of all identifiable people in their photographs.**
10. All entries become the property of Costco. Receipt of entries cannot be acknowledged and entries cannot be returned. Costco assumes no responsibility for submitted photographs.
11. Employees of Costco Wholesale Corporation and members of their immediate families (spouse/domestic partner and any children over 18 years old living with the employee and having a valid Costco card) are not eligible to enter. Employees of sponsoring companies or members of their immediate families are not eligible to enter.
12. A separate contest will be held for Costco employees and their immediate families.
13. Entries must be postmarked by September 30, 2006. Award winners will be notified by December 2006. Winners will be notified by mail.
14. Mail entries to: Costco Photo Contest, P.O. Box 34088, Seattle, WA 98124-1088.
15. Contest is void where prohibited or restricted by law, where a license is required or where subject to tax (other than tax on prizes awarded). All federal, provincial, state and local taxes are the sole responsibility of the winners.
16. All fees and personal expenses incidental to redemption of prizes (as deemed necessary) will be the sole responsibility of the winners.
17. Prizes must be claimed within 30 days of notification. If not claimed by this date, the prizes will be forfeited. All claims thereto following this date will be null and void.
18. No substitution or transfer of prizes except at the sole discretion of the sponsor. All restrictions apply.
19. Each winner must agree in writing that his or her name, likeness, city, winning photo and negative may be used by Costco for promotional and publication purposes without additional compensation. Prior to receiving prizes, each winner will be required to sign a release provided by Costco to this effect and obtain a release or permission from anyone with proprietary rights in the winning photograph (such as artwork, trademarks or a person's likeness). Refusal or inability to provide such releases or permissions will result in entrant's disqualification in this photo contest, and any prizes will be forfeited.
20. Costco reserves the right to cancel or suspend the contest should any cause beyond the control of Costco affect the administration, security, fairness, integrity or proper operation of the contest, or for any other reason it deems appropriate, at its sole and absolute discretion.

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1 HOUR PHOTO

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The image displays the Locker Teen 4-Piece Bedroom Collection. The main scene shows a bedroom with a loft bed featuring a colorful patterned coverlet and a pink pillow. A white paper lantern hangs from the ceiling. In the background, a window looks out onto a city skyline. Two smaller inset images show alternative color schemes: one with camouflage bedding and another with a desk and storage units in blue and red.

Online price	\$2,059.99
Instant coupon*	- 600.00
<b>YOUR COST</b>	<b>\$1,459.99</b>

**Locker Teen 4-Piece Bedroom Collection** Includes bed with loft, dresser, nightstand and desk. Boy's and girl's colors available.  
**\$600 OFF Reflected in Price** Girls #11150670, Boys #11150671 Valid 8/01/06 - 8/31/06 Shipping and handling included.



The image shows the Ridgeland 4-Piece Leather/Fabric Collection in a living room setting. It includes a dark brown leather sofa with two mustard-colored throw pillows, a matching leather armchair, a large tufted leather ottoman, and a smaller fabric armchair. A stone fireplace is visible on the left, and a large window is in the background.

Online price	\$2,999.99
Instant coupon*	- 700.00
<b>YOUR COST</b>	<b>\$2,299.99</b>

**Ridgeland 4-Piece Leather/Fabric Collection** Includes sofa, oversize chair, accent chair and cocktail ottoman.  
**\$700 OFF Reflected in Price** #11123029 Valid 7/31/06 - 8/13/06 Shipping and handling included.



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Online price \$2,599.99  
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**Laguna Microfiber Power Motion Sectional** Available in Stone or Sage.

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Online price \$599.99  
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**Grandover Sofa Lounger** Available in Red or Khaki.

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6-Piece King Set  
Online price \$2,699.99  
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**Carolina 6-Piece Bedroom Collection** Includes bed, 2 nightstands, dresser, mirror and armoire. 6-piece Queen and Cal King also available.

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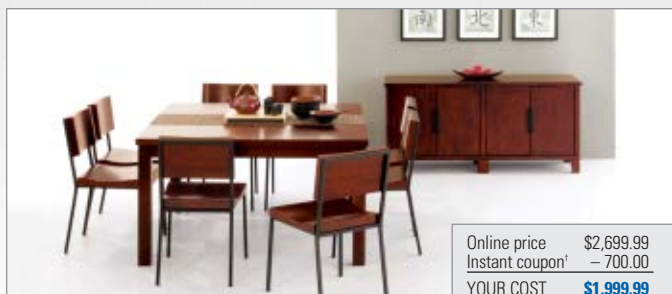
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**Fenway Queen Mattress Set** #957629 and 957655

**Hampton Court King and Cal-King Mattress Sets** #957638, 957644, 957659 and 957666 **\$65 OFF Your Choice**

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Online price \$2,699.99  
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**YOUR COST \$1,999.99**

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**\$700 OFF Reflected in Price** #11032200

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**Westinghouse Mimosa 52" Ceiling Fan with Remote Control**

Brushed-nickel finish, with reversible Rosewood/Light Maple blades.

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**\$150 OFF Reflected in Price** #107879

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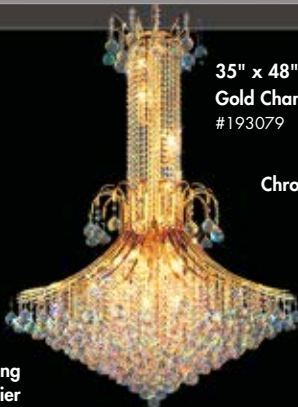
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2006 COSTCO.COM

# Detecting identity theft

## Monitor your credit reports to protect against fraud

By T. Foster Jones

THE STATISTICS of just one year of identity theft are staggering: 10 million cases; billions of dollars lost; one in eight families, one in four people affected.

Identity fraud is defined as access to personal account information that leads to fraud, and U.S. consumers lost nearly \$57 billion in 2005 to criminals who stole their identities. For many, it meant months of frustration spent clearing their credit records.

At the same time, however, while the amount of stolen data has increased, the success rate of identity theft is on the verge of being contained, according to a report released by the Council of Better Business Bureaus and Javelin Strategy and Research.

The 2006 Identity Fraud Survey Report suggests that either thieves have been unsuccessful in using pilfered information to steal identities, or banks and personal-information-holding institutions have better safeguards to prevent identity theft.

"This new research shows how we can stay on top of this problem," says Steven J. Cole, president and CEO of the Council of Better Business Bureaus. "Consumers can do a lot to make sure they cut down the risk associated with this fraudulent activity."

### Get info quickly

One of the best methods to minimize risk is to stay apprised of your credit data through regular credit reports and monitor-



CHRIS A. RUSNAK

ing, says Ed Murphy, manager for member services at Costco.

"If your identity is stolen, the more time that has passed between the time of the initial identity theft and the time you first discover it, the more difficult and time consuming it may be to untangle the mess," says Ed. "So, the sooner you discover the theft—and the faster you act when you do discover it—the better."

By reviewing their credit information regularly, he says, consumers are in a position to quickly identify and correct problems.

To that end, Costco and Identity Guard® have teamed up to offer Costco members a comprehensive service to help manage their credit and protect their identities.

The service includes a variety of monitoring features, such as a three-in-one combined credit report, three-bureau (Equifax®, Experian® and TransUnion®) daily credit monitoring, identity-theft insurance and an identity-theft recovery unit.

"With this service, members receive a consolidated report of their credit history compiled with information from all three major credit bureaus," says Ed. "And Identity Guard monitors these credit files daily. If there's a change to your file, such as a new credit card added to your name or an address change, they'll alert you so you can respond quickly."

### Protect credit scores

Amid all the confusion following identity theft and fraud, it may be easy to forget that another problem that comes with this is the damage to credit scores.

"If you're in the market for a home or car loan, problems resulting from identity theft can destroy your credit," says Ed. "Your credit score relates to whether you can qualify for a loan, and how low or high an interest rate you receive. The lower your credit score, the

## Prevent, detect, resolve

THE BETTER BUSINESS BUREAU has these suggestions to protect yourself from identity theft.

### Prevent access to your personal information

- Keep all sensitive documents, checkbooks and credit cards securely locked away at home and at work.
- Carry only those credit cards that you need in your wallet.
- Before discarding, shred all private documents.
- Retrieve paper mail promptly and place outgoing checks or other sensitive documents in a U.S. Postal Service mailbox.
- Sign up for automatic payroll deposits.
- Replace paper bills, statements and checks with online (paperless) versions.
- Keep passwords hidden (even in your own home) and change them frequently.
- Use and regularly update firewall and anti-virus software.
- Do not respond to suspicious e-mails. Delete them, and if there is any doubt, contact the company to determine if the e-mail is real.
- Don't discard a computer without completely destroying the data on the hard drive.

### Detect unauthorized activity

- Review bank, credit card and billing statements weekly—available through online account access.
- Contact your financial provider if you fail to receive statements in a timely manner.
- Review your credit information regularly.
- Use e-mail-based account "alerts" to monitor transfers, payments, low balances and withdrawals or to detect any out-of-pattern activity.
- Visit your bank's, credit card issuer's or biller's Web site(s) frequently to monitor regular account activity.

### Resolve fraud promptly

- Minimize loss and protect your credit record by subscribing to a credit-reporting service.

## Connecting

Executive Members can sign up for Identity Guard for just \$7.49 per month. Gold Star and Business members can sign up for \$9.49 per month. For more information, visit [costco.com](http://costco.com) and click on "services," then "Credit Reports & Monitoring."

higher the rate and the more you pay. Identity Guard can not only help protect against theft, but with an included feature of the service, Credit Analyzer, it can help provide solutions to understand and manage your credit score, and get a better interest rate." ☐



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06EX1018 8/06

07159-1

# More wonders Down Under

By T. Foster Jones

THINKING OF AUSTRALIA, what springs to mind are kangaroos, beer, Crocodile Dundee and shrimp on the barbie. (I am the first to admit this is an oversimplified stereotype based on way too much movie watching.) And if I think of New Zealand? *Lord of the Rings*, naturally.

What does not come to mind when considering either of these islands are wineries, spa resorts, golf, ecotours, cattle drives or boutique and lodge hotels.

There is more to the area known as Down Under than I ever realized.

In addition to offering the kind of tours that focus on the pleasures of the cities, such as Sydney's Darling Harbour and the famed Sydney Opera House, or New Zealand's picturesque Christchurch, or the vast and varied countryside of both islands—Costco Travel has put together a variety of tours that showcase unique perspectives of the two countries.

In New Zealand, for instance, you can spend 10 days savoring up fine wines, testing your golf skills and enjoying gourmet foods on the appropriately titled New Zealand Golf, Food and Wine tour through Queenstown, Christchurch and Auckland.

"New Zealand is the Napa Valley of the Southern Hemisphere," says Rena Peterson, senior buyer for Costco Travel. "There are countless vineyards, producing some fabulous wines.

"With this tour, you get to taste wines at four of the best vineyards in the Gibbston, Bannockburn and Cromwell regions," she continues, "as well as visit three boutique vineyards on Waiheke Island, a short ferry ride from Auckland."

Another tour takes advantage of New Zealand's natural beauty and Maori culture, guiding visitors on an ecotour of islands, caves, rain forests and whale watching.

In Australia (no slouch on high-quality

wine production either—see the wine article on page 43), Costco Travel offers the Colors of Australia tour, which takes visitors from the country's famed Outback, through a rain forest and to the Great Barrier Reef.

If sipping fine wine, playing championship golf and dining at bed-and-breakfasts isn't your style, the Great Australian Outback Cattle Drive is a major adventure experience. Involving 500

head of cattle, 150 horses and visitors from around the world, the drive traverses a remarkable desert landscape that leads from Oodnadatta in Queensland to the South Australian town of Marree—a region of stony plains and cresting dunes, ancient uplifts, bubbling springs and dazzling salt lakes.

"Each drive will have its own distinct highlights as well as a camp village offering top-class catering," reports Rena.

Whether you're driving cattle or driving golf balls, Rena says, there is another unique

aspect to the more than 20 tours Costco offers covering different areas of Australia and New Zealand. "The beauty of these tours is that they are much smaller groups," she says. "A family could book them and pretty much be the entire tour group."

With the cost savings offered through Costco Travel and increasingly better travel options, Rena says, experiencing the distinct personality of every region on a repeat basis is more possible than ever, giving everyone the opportunity to rid themselves of all those Down Under misconceptions.

Although I'd still love to see Crocodile Dundee. ☺

## The Costco Connection

Costco Travel offers a variety of accommodations, tours and services in Australia and New Zealand. For more information, please visit [costco.com](http://costco.com) or call Costco Travel toll-free at 1-877-849-2730.



The Maori of New Zealand and the unusual obstacles on Australia's golf courses are just some of the countries' unique experiences.



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06TR1101 8/06



# Super savers

COSTCO MEMBERS associate the company with savings, but former vice-presidential candidates John Edwards and Jack Kemp put a new spin on that idea when they made a presentation at the Pentagon City, Virginia, warehouse last May.

The two appeared there to announce that they're joining forces with the Retirement Security Project, a Washington, D.C.-based research institute, to launch the Savers Society. The campaign is a response to surveys showing that half of American workers near retirement have \$15,000 or less in savings. Additionally, among recently hired employees who earn less than \$20,000, only around 13 percent participate in their company's 401(k) program. With the Automatic 401(k) plan, from which employees have to actively opt out, the number increases to 80 percent participation.

"This is an important step to ensure that seniors don't fall into poverty once they retire," said Edwards. "We must do much more to help Americans accumulate so that they are able to spend their retirement in dignity."



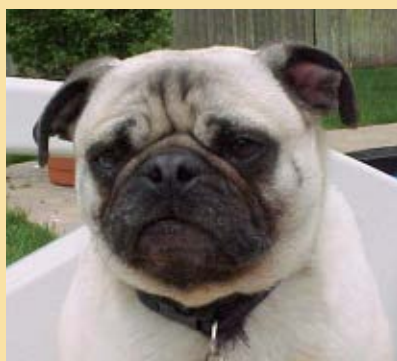
TUAN TRAN

Kemp added, "American workers are taking more and more responsibility for their financial future. The Auto 401(k) is a simple way for corporations to make it easier for their employees to assume this responsibility."

The two said they chose to launch the program at Costco because they've cited the company as a best-practice firm.

More information about the campaign is available at [www.retirementsecurityproject.org](http://www.retirementsecurityproject.org).—Stephanie E. Ponder

**Former vice-presidential candidates John Edwards (top) and Jack Kemp (bottom left), who are joined by Peter Orszag, director of the Retirement Security Project, and Costco employee Tawanna Freeman, introduced the Savers Society campaign during a recent stop at Costco.**



ELIZABETH ANNISE

**COSTCO GOES TO the dogs.** As a way to raise money for the Children's Miracle Network, the Holbrook, New York, warehouse dedicated wall space to the second annual "Hot" Dog Contest. Members paid a donation of \$15 to enter their pooches, whose photos were then put on display. Dogs received votes, in the form of \$1 bills, in the categories of cutest, funniest and even meanest. The event raised \$3,000 and was so popular the warehouse is doing it again this year. At the time of publication, *The Connection* did not know the name of this year's winner. That gives everyone more time to admire Eggroll (owned by Elizabeth and Ronald Annese), the inaugural overall winner pictured above.—SEP

## Big box on the big screen

THIS PAST MARCH, the Albuquerque Costco on Renaissance Boulevard served as a warehouse during the day and a film set at night. For most of the month, actors Jessica Simpson, Dane Cook and Efrén Ramirez (Pedro from *Napoleon Dynamite*) took over the warehouse to film the comedy *Employee of the Month*. Several employees signed on to work as extras in the film.

Changes to the warehouse and its surroundings included the corner lot being taken over by trailers for the crew, a putting green constructed on the roof and

the temporary replacement of the exterior Costco Wholesale sign with one that said "Super Club"—which prompted more than one concerned call from members.

The film is scheduled to be released this fall.—SEP



ALBUQUERQUE WAREHOUSE



autumn  
2006



back-to-school

**THE COSTCO**  
**COLLECTION**





A



B



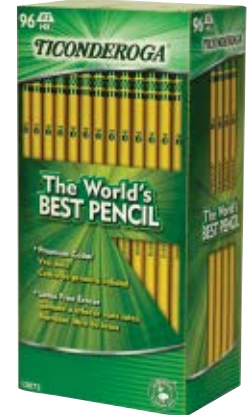
C



D



E



F

### A. Scotch Glue Sticks

Perfect for school, home or the office, this pack of 24 Permanent Scotch Glue Sticks is nontoxic, acid-free and easy to clean up. Item #726538

### B. Panasonic Electric Pencil Sharpener

This unit sharpens to a perfect 16° point and features an auto-stop to prevent pencil waste, a steel motor and cutting blade. Item #11494

### C. Wilson Jones View Binders

These 2", 1" and 1/2" multipurpose binders work on the shelf or on the go. Great for presentations, meetings, class or the office. Item #222522, 91125, 200889

### D. Casio FX-300ES Scientific Calculator

Featuring a two-line, natural textbook display, this unit shows formulas and results exactly as they appear in the textbook. Includes 208 built-in mathematical functions as well as middle school and high school activity workbooks. Item #111354

### E. MessageStor II Dry-Erase Board and Cork Board with Pushpins

Both are designed for the office and school, yet great for the home. Can be mounted horizontally or vertically. Accessories included with both. Item #785049, 785055

### F. Ticonderoga 96-Count Yellow Pencil Pack

Satin-smooth finish and exclusive graphite core for great performance. Crafted from reforested cedar. Top-quality eraser for clean corrections. PMA certified. Nontoxic. Item #684756

### G. Pentel Quicker Clicker Pencil Set

Includes four 0.7 mm Quicker Clicker side advance mechanical pencils, 30 pieces of super Hi-Polymer® refill lead and one large, super-clean, nonabrasive Hi-Polymer® eraser. Item #213512

### H. Sharpie Highlighter 20-Pack

Featuring smear-guard ink, this pack includes 12 tank-style highlighters and eight pen-style highlighters. Item #857115

### I. Expo Marker Set

This low-odor-ink marker set includes 12 assorted colored chisel-tip dry-erase markers, seven assorted colored fine-point dry-erase markers, and two fine-point Vis-à-Vis wet-erase markers. Item #206249



G



H



I



**THE COSTCO  
COLLECTION**



J



K



L

#### **J. Marks-A-Lot Permanent Markers/ Avery Heavyweight Sheet Protectors**

This 24-pack includes two blue, four red and 18 black quick-drying, extra-long-life markers with chisel tips that mark virtually any surface. The Avery sheet protector pack includes 200 sheets of non-stick polypropylene that won't lift print off inserts and is archival safe. Item #743133, 248046

#### **K. Seville Classics 12-Slot Literature Organizer**

Constructed with heavy-duty chrome-plated steel, this organizer features 12 3" letter-size compartments for easy-view sorting of mail, catalog sheets, forms, reports, etc. Item #784705

#### **L. Swingline Professional Plus Series Stapler**

Featuring die-cast metal construction, this stapler can staple 20 sheets of paper at a time using standard staples. Includes Tot stapler and staple remover. Item #36948

#### **M. TDK 52x CD-R 100-Pack**

Preserve, protect and share what matters most with TDK 52x CD-R media. Burn music, digital images and important files with pure recording protection. Item #866957

#### **N. TDK PrintOn DVD-R White Matte 100-Pack**

Inkjet print directly on the surface of these discs. TDK formulations deliver unrivaled recording and printing performance. Also available in +R format. Item #915600, 915589

#### **O. TDK DVC Camcorder Tape 8-Pack**

With TDK DVC media for DVC/MiniDV digital camcorders, you'll capture life's big moments in stunning detail. Advanced tape formulation delivers pixel-perfect recording precision. Item #911545



M



N



O



### A. Mega Bloks Maxi Bag

Includes 120 brightly colored blocks for free-form building play and endless building possibilities. Also includes reusable bag for easy storage. Item #108516

### B. Little People Vehicles 2-Pack

These charming Little People come to life with a wobble movement and fun phrases, songs and vehicle sounds. Each set includes two vehicles and figures. Item #108296

### C. Barbie Nursery/Kitchen Play Sets

The nursery includes a changing table, dresser, bouncy seat and working mobile. The kitchen refrigerator and oven doors open and include lots of play food and pieces. The sink and counter have cupboards, and the window has curtains. Includes one Barbie in each play set. Item #106003

### D. Maisto Pro Rodz & G. Ridez Collection 2-Pack

These street-tuned rides have incredible engine detail, jaw-dropping paint jobs, loaded interiors and customized rims. Item #103813

### E. Preschool Activity School Bus

This educational toy features 16 fun-filled activities, providing a head start on spelling, counting, identifying shapes, hand-eye coordination, basic motor skills, interacting and sharing skills. Includes 40 magnetic letters and numbers. Item #100743

### F. Littlest Pet Shop Collection with Carry Case

The purr-fect way to carry your favorite Littlest Pet Shop pets anywhere you go! This special vinyl case features a convenient strap and holds up to 30 pets in an adorable house. Includes seven little pets, including one exclusive to Costco. Item #109503

### G. Leap Frog Blocks Bundle

Includes two block sets: Learning Town Happy Home and Learning Town Car Wash. Both sets feature more than 30 first words about family and vehicles. Also encourages word object association, speech and vocalization, and motor skills. Item #100737

### H. My Big Fire Truck

This trilingual fire truck speaks English, Spanish and French. It teaches colors and numbers as well as 15 educational sentences and includes four electronic sounds. Includes two firefighter figures. Item #103591



A



B



C



D



E



F



G

H







#### I. Lisa Frank Back-to-School Tote

This three-pocket zip tote is packed with various Prism products, including memo pad, clipboard, wrapped eraser and loose-leaf binder. Also includes fashion pen, glue stick, eight pencils, magnet clip, sketchbook and other products. Item #688838

#### J. GelWriter Gel Pens 81-Count

In a convenient carry case, these pens offer smooth, consistent, smudge-proof and waterproof, free-flowing liquid-gel ink. Easy-to-monitor ink supply with translucent barrel. Item #995179

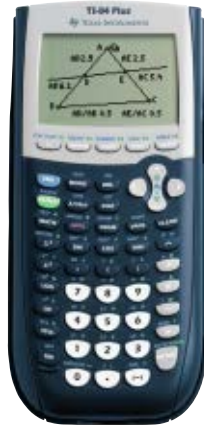


#### L. Canon BCI-3E and BCI-6 Black Ink 4-Pack

Canon's high-density, multi-nozzle print heads produce consistent droplets as small as 1 picoliter. Item #740835, 722746

#### M. TI-84 Plus Graphing Calculator

This student graphing calculator is ideal for algebra, trigonometry, statistics, finance, and more. Permitted on many standardized tests. Includes USB cable for downloading software. Item #787505



#### N. V-Tech Fly and Discover Learn Globe

With the Fly and Discover Learn Globe junior geographers meet new people, hear their languages and music, and discover famous wonders without leaving home. Five modes teach continents, oceans, languages and music, and quiz children on other geographic topics. Item #106274

#### O. Crayola® Twist 'N Color/Color Wonder

The Crayola® Twist 'N Color adds a new twist to your coloring fun with more than 100 sticks of color! The Crayola® Color Wonder is great for home or travel. Enjoy a mess-free coloring and finger-painting experience, as colors appear only on Color Wonder paper. Item #924106, 767127

#### P. Elmer's Squeeze 'N Brush Paint Pens

This set contains 20 vibrantly colored paint pens. Just squeeze the brush and paint fills the bristles. No water to spill, no paint to tip over, no mess. Item #820685





## THE COSTCO COLLECTION



A

### A. Maze Craze with TeePee

The ultimate environment for hours of fun-filled adventure play! Four separate pieces fit together into one big, continuous play-ground of fun. Can be used indoors or outdoors. Item #103861

### B. Bratz Kids Long-Sleeve Pajama Set

Featuring a loose fit for comfort, this pajama set is constructed from 100% cotton, flame-resistant fabric. Available in assorted boys' and girls' prints. Sizes: 2T-10. Item #695528

### C. Ready Beds

These character-themed beds feature a printed fleece top blanket with a polycotton liner and an inflatable air mattress. Includes foot pump and carrying bag. Item #914259



Lanesse,  
daughter  
of Fileshe,  
Home  
Office

Boen,  
son of  
Nicole,  
Home  
Office

B



C

### D. Disney Princess Dresses

The ultimate fairy tale! Disney dresses possess all of the charm and styling your princess will love. Choose from Cinderella, Aurora, Ariel and TinkerBell. Item #681002

### E. Let's Pretend Dress-up

Encourages hours of wholesome year-round play. Choose from a pirate, doctor, police officer, firefighter, hairdresser or veterinarian. Item #193069

### F. Winnie the Pooh Costumes

The ultimate Disney plush bodysuit, with zipper, attached character hood and treat pail. Choose from Pooh, Tigger and Eeyore. Item #103080



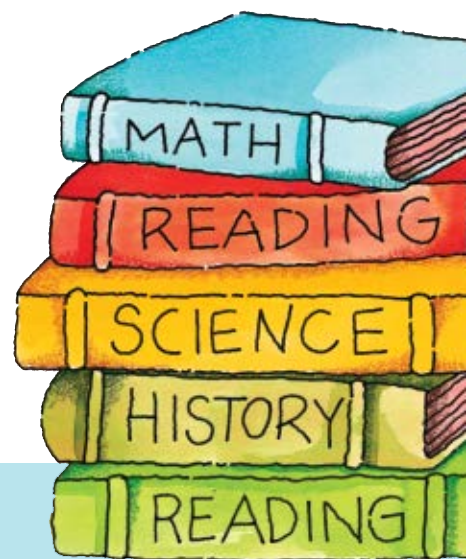
D



E



F



### G. Head Men's Crew Socks

The Head power-cushioned crew socks are designed with a double-weight cushion to absorb shock and allow for maximum comfort and long wear. Item #15263

### H. Gold Toe Men's Socks

These socks are of the finest construction—soft Pima cotton, spandex for perfect fit and the trademark reinforced heel and toe for maximum durability. The “standard of quality” in men’s socks. Item #49454

### I. Kirkland Signature Men's Dress Socks 4-Pack

These socks are made with the finest mercerized cotton lisle and reinforced with nylon and Lycra to enhance the fit. Item #83474

### J. Hathaway Knit Boxers

Constructed from 100% cotton, this underwear features combed cotton for softness and a button-through fly. Available in an assortment of updated colors and prints. Item #463622

### K. Russell Athletic Men's Dri-Power Crew Socks

Transfer moisture away from your skin to keep your feet dry and comfortable while working out. Item #686512

### L. K. Bell No-Show Women's Socks 9-Pack

Each sock features two-ply combed-cotton construction for softness and durability, spandex for stretch, a pocket heel that stays in place during any activity and a flat toe seam for comfort. Item #932317

### M. French Dressing Hi-Cut or Bikini Panties

Available in an assortment of solids and prints, this new and improved cotton panty also features spandex for extra comfort and better fit. Item #993502

### N. Maidenform Bodymates Bra 3-Pack

These bras are comfortable, with feminine styling and superior fit. Bodymates are the essential element in every woman's wardrobe, offering sophistication, style and comfort. Item #938588



A. Amethyst and .20 ctw diamond ring in 14 kt. white gold. Item #118371

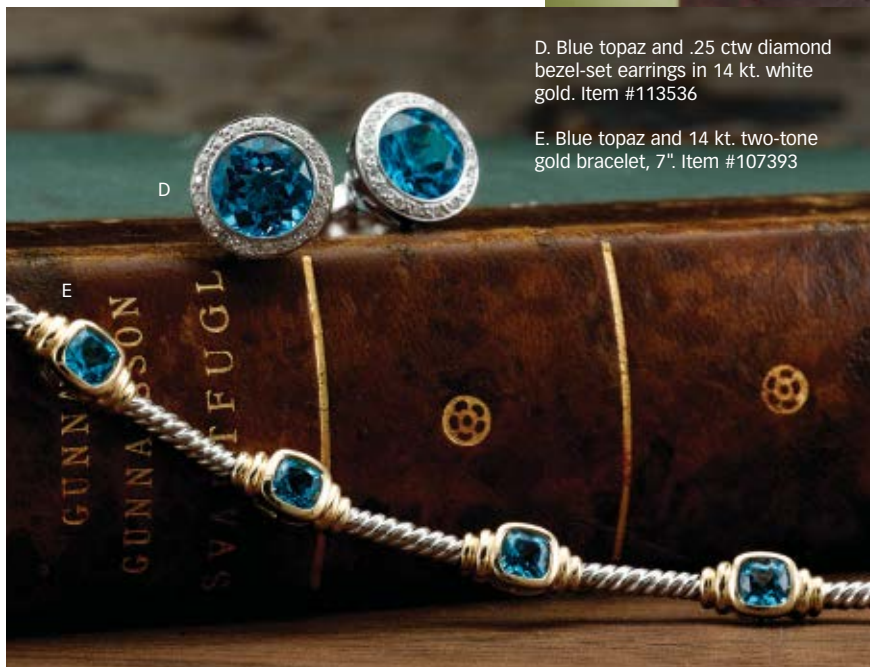
B. Amethyst and .31 ctw diamond pendant in 14 kt. white gold with a 17" rolo chain. Item #112073

C. Pink tourmaline, citrine and peridot flower pendant in 14 kt. white gold with a 17" rolo chain. Item #113535



D. Blue topaz and .25 ctw diamond bezel-set earrings in 14 kt. white gold. Item #113536

E. Blue topaz and 14 kt. two-tone gold bracelet, 7". Item #107393



G. 5.0 ctw round brilliant diamond and 14 kt. white gold bracelet, 7 1/4". Item #112591

H. 1.33 ctw diamond micro pavé platinum engagement ring with 1.0 ct. round brilliant center stone. Item #104541

I. 1.95 ctw princess-cut diamond channel-set hoop earrings in 14 kt. white gold. Item #185889

## Fine jewelry and gemstones

F. Onyx and .22 ctw diamond ring in 14 kt. white gold. Item #118364



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(Bus. Ctr.)  
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Irvine  
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Summerlin

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Katy Freeway  
at Bunker Hill  
Lewisville  
E Plano  
W Plano  
NW San Antonio  
Sonterra Park  
Southlake  
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Lehi (8/24)  
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**Alberta**

Calgary N  
Calgary NW  
Calgary S  
Edmonton NE  
Edmonton NW  
Edmonton S  
Grande Prairie  
Lethbridge  
Red Deer  
Sherwood Park  
**British Columbia**  
Abbotsford  
Burnaby  
Kamloops  
Kelowna  
Langford  
Langley  
Nanaimo  
Port Coquitlam  
Prince George  
Richmond  
Surrey  
Vancouver  
**Manitoba**  
Winnipeg  
Winnipeg E  
**New Brunswick**  
Moncton  
**Newfoundland**  
St. John's  
**Nova Scotia**  
Halifax  
**Ontario**  
Ajax  
Ancaster  
Barrie  
Brampton  
Burlington  
Etobicoke  
Gloucester  
Kanata  
Kingston

Kitchener  
London  
London N  
Markham  
Mississauga N  
Mississauga S  
Nepean  
Newmarket  
North York  
St. Catharines  
Scarborough  
Sudbury  
Vaughan  
Windsor  
**Quebec**  
Anjou  
Boucherville  
Brossard  
Chicoutimi  
Gatineau  
Laval  
Marché Central  
Montreal  
Pointe-Claire  
Quebec City  
Sainte-Foy  
Saint-Hubert  
Saint-Jérôme  
Sherbrooke  
Terrebonne  
Trois-Rivières  
**Saskatchewan**  
Regina  
Saskatoon

**UNITED KINGDOM 18**  
**England**

Birmingham  
Bristol  
Chingford  
Derby  
Gateshead  
Haydock  
Leeds  
Liverpool  
Manchester  
Milton Keynes  
Oldham  
Reading  
Sheffield  
W Thurrock  
Watford

**Scotland**

Aberdeen  
Edinburgh  
Glasgow  
**MEXICO 29**  
Acapulco  
Aguascalientes  
Arboledas  
Cabo San Lucas  
Cancún  
Celaya  
Coapa  
Cuernavaca  
Ensenada  
Guadalajara  
Hermosillo  
Interlomas  
Juarez  
León  
Mérida  
Mexicali  
Mixcoac  
Monterrey  
Monterrey II  
Morelia  
Polanco  
Puebla  
Querétaro  
San Luis Potosí  
Satélite  
Tijuana  
Tijuana II  
Veracruz  
Xalapa

**JAPAN 5**

Amagasaki  
Hisayama  
Kanazawa Seaside  
Makuhari  
Tamasakai

**SOUTH KOREA 5**

Daegu  
Daejeon  
Sangbong  
Yang Jae  
Yangpyung

**TAIWAN 4**

Chung Ho  
Kaohsiung  
Neihu  
Shih Chih

**Costco**  
**warehouse hours**

**Regular Hours**

Monday–Friday 11am–8:30pm  
Saturday 9:30am–6pm  
Sunday 10am–6pm

**Exclusive Business**  
**Members' Hour**

Monday–Friday 10am–11am

**costco.com**

open 24 hours a day,  
7 days a week

**For more info**  
For maps and directions,  
go to **costco.com** and  
click on "Locations."

(Opening dates subject to change)



# special events

## AUGUST 2006

New and exciting products available at warehouses for a limited time only

Click [here](#) for a list of special events by region.

### CONNECTICUT

#### Brookfield

Aug 3-13 Casual furniture  
Aug 3-13 Deluxe massage chairs  
Aug 3-13 Framed art and mirrors

#### Enfield

Aug 3-13 Framed art and mirrors  
Aug 18-27 Custom leather and upholstered furniture

#### Norwalk

Aug 17-27 Gemstone and silver jewelry

#### Waterbury

Aug 3-13 Gemstone and silver jewelry

### DELAWARE

#### Christiana

Aug 3-13 Livingroom, diningroom and bedroom furniture  
Aug 17-27 Gemstone and silver jewelry

### MARYLAND

#### Arundel Mills

Aug 3-13 Spas  
Aug 17-27 Assorted art  
Aug 18-27 Austrian crystal and gemstone jewelry

#### Beltsville

Aug 4-13 Amanda apparel  
Aug 17-27 Assorted art

#### Frederick

Aug 24-Sep 3 Stone garden sculptures and fountains

#### Gaithersburg

Aug 3-13 Amanda apparel  
Aug 18-27 Custom leather and upholstered furniture

#### Glen Burnie

Aug 3-13 Assorted art  
Aug 18-27 Custom leather and upholstered furniture  
Aug 31-Sep 10 Gulf Coast spas

#### White Marsh

Aug 3-13 Assorted art  
Aug 18-27 Custom leather and upholstered furniture

### MASSACHUSETTS

#### Avon

Aug 17-21 High-end cookware

#### Dedham

Aug 4-13 Custom leather and upholstered furniture

#### Everett

Aug 17-21 High-end cookware

#### W Springfield

Aug 3-13 Assorted mirrors  
Aug 18-27 Custom leather and upholstered furniture

#### Waltham

Aug 4-13 High-end cookware

### NEW HAMPSHIRE

#### Nashua

Aug 4-13 Custom leather and upholstered furniture  
Aug 17-27 Deluxe massage chairs and casual furniture

### NEW JERSEY

#### Brick Township

Aug 4-13 High-end cookware  
Aug 17-27 Stone garden sculptures and fountains

#### Bridgewater

Aug 4-13 Austrian crystal and gemstone jewelry  
Aug 17-27 Livingroom, diningroom and bedroom furniture

#### E Hanover

Aug 31-Sep 10 Custom leather and upholstered furniture

#### Edison

Aug 3-13 Custom leather and upholstered furniture  
Aug 17-27 Gemstone and silver jewelry

#### Hackensack

Aug 3-13 Livingroom, diningroom and bedroom furniture  
Aug 18-27 Austrian crystal and gemstone jewelry

#### Hazlet

Aug 17-20 Solar electric systems

#### Ocean Township

Aug 17-21 High-end cookware

#### Union

Aug 17-27 Livingroom, diningroom and bedroom furniture

#### Wayne

Aug 3-13 Livingroom, diningroom and bedroom furniture  
Aug 17-27 Austrian crystal and gemstone jewelry

#### Wharton

Aug 3-13 Austrian crystal and gemstone jewelry  
Aug 31-Sep 10 Softub spas

### NEW YORK

#### Commack

Aug 18-27 Austrian crystal and gemstone jewelry  
Aug 31-Sep 10 Framed art and mirrors

#### Holbrook

Aug 4-13 High-end cookware  
Aug 18-27 Custom leather and upholstered furniture

#### Melville

Aug 3-13 Gemstone and silver jewelry  
Aug 17-27 Softub spas

#### Nesconset

Aug 18-27 Custom leather and upholstered furniture  
Aug 31-Sep 10 Austrian crystal and gemstone jewelry

#### Staten Island

Aug 18-27 High-end cookware

#### Westbury

Aug 3-13 Stone garden sculptures and fountains  
Aug 18-27 Custom leather and upholstered furniture  
Aug 31-Sep 10 Austrian crystal and gemstone jewelry

### PENNSYLVANIA

#### Harrisburg

Aug 3-13 Handmade serveware  
Aug 17-27 Assorted art  
Aug 31-Sep 10 Deluxe massage chairs

#### King of Prussia

Aug 3-13 Gemstone and silver jewelry  
Aug 17-27 Framed art and mirrors

#### Montgomeryville

Aug 4-13 High-end cookware  
Aug 17-27 Livingroom, diningroom and bedroom furniture

### VIRGINIA

#### Chantilly

Aug 4-14 Stone garden sculptures and fountains  
Aug 17-27 Gulf Coast spas

#### Chesterfield

Aug 3-13 Children's furniture

#### Fairfax

Aug 3-13 Children's furniture  
Aug 17-27 Amanda apparel

#### Fredericksburg

Aug 24-Sep 3 Garden art

#### Harrisonburg

Aug 3-13 Handmade serveware  
Aug 17-27 Assorted art  
Aug 17-27 Deluxe massage chairs and casual furniture

#### Leesburg

Aug 3-13 Assorted art  
Aug 17-27 Deluxe massage chairs and casual furniture

#### Manassas

Aug 3-13 Handmade serveware  
Aug 4-13 Billiards  
Aug 14-27 Garden sheds

#### Newington

Aug 3-13 Assorted art  
Aug 18-27 Billiards

#### Norfolk

Aug 4-13 Austrian crystal and gemstone jewelry

#### Pentagon City

Aug 3-13 Assorted art

#### Sterling

Aug 3-13 Assorted art  
Aug 18-27 Amanda apparel

#### West Henrico

Aug 30-Sep 10 Children's furniture

#### Winchester

Aug 3-13 Handmade serveware  
Aug 17-27 Assorted art



**New Hampshire** Savings on Canobie Lake Park admission tickets at the Maryland and New Hampshire warehouses

### Costco warehouse hours

#### Regular Hours

Monday-Friday 11am-8:30pm  
Saturday 9:30am-6pm  
Sunday 10am-6pm

#### Exclusive Business Members' Hour

Monday-Friday 10am-11am

#### costco.com

open 24 hours a day,  
7 days a week

specialty Services offered at your Costco warehouse  
**services**

### Services at all locations

Bakery, Deli/Produce, Food Court or Hot Dog Cart, Fresh Meat, 1-Hour Photo (APS, 35 mm and digital processing), Optical Dept., Pharmacy, Special Order Kiosk and Tire Center

Costco Auto Program. 1-800-800-9288; [www.costcoauto.com](http://www.costcoauto.com)  
Costco Travel. \* 1-877-849-2730

Member Services. \* 1-800-220-6000

\*Also available at costco.com

### CONNECTICUT

	ATM	Costco.com Kiosk	Gas Station	Hearing Aids	Service Deli
Brookfield	•				•
Enfield	•		•	•	•
Milford	•		•	•	•
Norwalk	•			•	•
Waterbury	•		•	•	•

### DELAWARE

Christiana	•			•	•
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### MARYLAND

Arundel Mills			•	•	•
Beltsville	•		•	•	•
Frederick	•		•	•	•
Gaithersburg	•	•		•	•
Glen Burnie	•		•		•
White Marsh	•				•

### MASSACHUSETTS

Avon	•				•
Danvers				•	•
Dedham	•			•	•
Everett	•				•
W Springfield				•	•
Waltham	•				•

### NEW HAMPSHIRE

Nashua					•
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### NEW JERSEY

Brick Township	•			•	•
Bridgewater	•			•	•
Clifton	•		•		•
E Hanover	•			•	•
Edison	•			•	•
Hackensack	•			•	•
Hazlet	•			•	•
Mount Laurel	•			•	•
Ocean Township	•	•		•	•
Union	•			•	•
Wayne	•			•	•
Wharton	•			•	•

### NEW YORK

Brooklyn	•				•
Commack	•			•	•
Holbrook	•			•	•
Lawrence	•			•	•
Melville	•			•	•
Nanuet	•			•	•
Nesconset	•			•	•
New Rochelle	•			•	•
Port Chester	•			•	•
Queens	•			•	•
Staten Island	•	•		•	•
Westbury	•	•		•	•
Yonkers	•			•	•

### PENNSYLVANIA

Cranberry	•		•	•	•
Harrisburg	•		•	•	•
King of Prussia	•			•	•
Lancaster	•		•	•	•
Montgomeryville	•		•	•	•
Robinson	•		•	•	•

### VERMONT

Colchester	•				•
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### VIRGINIA

Chantilly	•				•
Chesterfield	•				•
Fairfax	•			•	•
Fredericksburg	•		•	•	•
Harrisonburg	•		•	•	•
Leesburg	•		•	•	•
Manassas	•		•	•	•
Newington	•			•	•
Newport News	•			•	•
Norfolk	•		•	•	•
Pentagon City	•			•	•
Sterling	•	•	•	•	•
West Henrico	•		•	•	•
Winchester	•			•	•

## MEMBER SERVICES

## Update

Current news for Costco members

## PRACTICAL TIP

## Emergency fund a safety net

HAVING A SURVIVAL KIT and an evacuation plan mapped out for your family is a smart move, regardless of where you live. But equally important is preparing for situations that might challenge your financial well-being.

Would a job loss gradually deplete your long-term savings or investments while you job hunt? Would you be forced to accumulate credit-card debt that would then burden your pocketbook even after you find a new job?

An emergency fund would prevent the costly effect of disrupting long-term savings and investments or escalating credit-card debt. It is a practical way of dealing with unpredictable financial drains, whether from job loss, personal health, family emergencies or even natural disaster.



premiums and taxes. A budget will serve as a road map to reaching your emergency-fund goal.

## Where to keep it

It's important to keep your emergency fund liquid, meaning it's easily accessible and earning interest without penalty for withdrawal.

Money market accounts are an excellent solution and pay an attractive return while keeping funds very accessible. Be sure to seek an account where funds are insured by the Federal Deposit Insurance Corporation. Be wary of uninsured opportunities you might discover via the Internet.

Costco offers a money market plan through Capital One. The interest rate has gone up recently, and at press time was 4.82 percent.\* A minimum deposit of \$5,000 is required, so you may need to stage your move into that program.

For more information, call toll-free 1-866-630-7954, or visit [costco.com](http://costco.com) and click on "Services" and "Money Market Accounts & Certificates of Deposit."

\*Rate effective as of July 5, 2006. For daily balances of \$100 or less, the APY was 0.00%. Minimum initial deposit amount is \$5,000. Terms and conditions of this offer are subject to change without notice. Rates are variable and are subject to change. Fees could reduce earnings. Withdrawal limits apply. These products are offered by Capital One, FSB, and Capital One Bank, members FDIC.

## How much to stash

Three to six months of living expenses is a good target. If you are single and in a secure job, the lower range should be adequate. If you have a family to support, or work in a field where downsizing and layoffs are frequent, you should target the higher range.

You need to be aware of your monthly living expenses. According to a U.S. Department of Labor report from 2003, consumers have an average expenditure of \$3,400 per month. You may be below or above that average.

If you're going to figure out your monthly living expenses, you may as well extend that process to develop a budget for yourself. Budgeting allows you to plan

for the routine monthly expenses as well as for other irregular expenses such as insurance

## ALSO:

For an article about Credit Reports & Monitoring, the Service of the Month, see page 53.

To learn more about our complete suite of member services, click on the "Services" link at [costco.com](http://costco.com) or call 1-800-220-6000.

## SERVICE UPDATES

## What to do in NYC and Vegas

COSTCO'S ONLINE Entertainment Ticketing is serving up some of the best entertainment in New York and Las Vegas. Expect the best available seats (first come, first served) and savings of 40 percent or more on all events. Executive Members save an additional 5 percent.

Here's what you can find in August.

## New York

On Broadway: *Fame Becomes Me* starring Martin Short at the Jacobs Theatre; *Dirty Rotten Scoundrels* at the Imperial Theatre.

## Las Vegas

*Mama Mia* at the Mandalay Bay Resort & Casino.

For more information and a list of the latest shows, visit [costco.com](http://costco.com) and click on "Services" and "Online Entertainment Ticketing."



## Checking your Costco spirit

HERE'S SOMETHING SPECIAL for Costco-philies. Costco's Check Printing program is issuing a special series of checks designed with pictures of Costco warehouses.

Featured in this series are three new locations—Langley, British Columbia; Pembroke Pines, Florida; and Salinas, California—and the original Costco, a Seattle building that was replaced last year.

Members can expect to save up to 50 percent off typical bank pricing. Executive Members save an additional 20 percent.

To order checks online, visit [costco.com](http://costco.com) and click on "Services" and "Check Printing," or call toll-free 1-877-534-3769.



Don't forget to use your Reward on your next trip to Costco.

All services are provided by third parties, may not be available in all areas and are subject to change without notice. Some restrictions apply. See "Services" at [costco.com](http://costco.com) for applicable terms and conditions.



# Tooning in

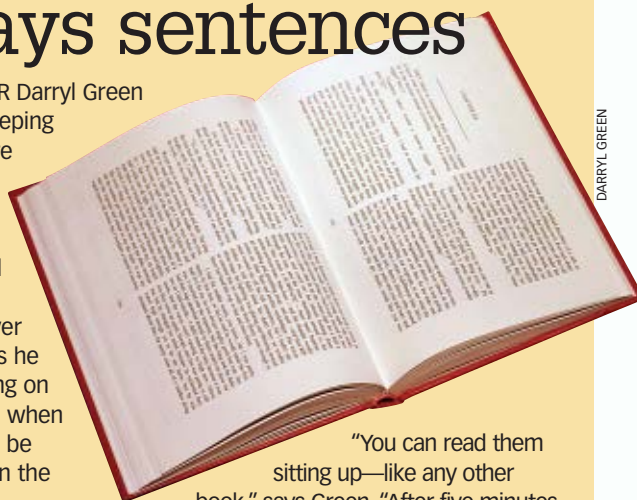
DAVE KELLETT, 32, a copywriter and Costco member who lives in Los Angeles, is creator of *Sheldon* ([www.sheldoncomics.com](http://www.sheldoncomics.com)), an online comic strip. Kellett, who has been cartooning since the third grade, launched the daily *Sheldon* comics in 1999 and conservatively estimates that he has 10,000 readers. *Pure Ducky Goodness*, Kellett's first book collection of his popular comic strip is available at his Web site.—Will Fifield



## Sideways sentences

WHEN COSTCO MEMBER Darryl Green bought an RV with a sleeping module that left no more than 2 feet between the mattress and the ceiling, he thought his reading-in-bed days had ended. He didn't have enough room to lean over and prop up the book as he normally did. And reading on his stomach hurt. That's when he wondered if it would be possible to lay a book on the bed and read sideways.

Introduced earlier this year, Green's Bed Books look like a typical books on the outside, but inside the text runs in two columns from the edge to the gutter, not from top to bottom. The design is meant to allow readers to lie and read in any comfortable position.



"You can read them sitting up—like any other book," says Green. "After five minutes, you forget you're reading [sideways]."

Currently, classic texts—such as *Wuthering Heights*, *The Call of the Wild* and *A Connecticut Yankee in King Arthur's Court*—are available. More information about available titles is available at [www.bedbooks.net](http://www.bedbooks.net).

—Stephanie E. Ponder

## The Rodin of packaging

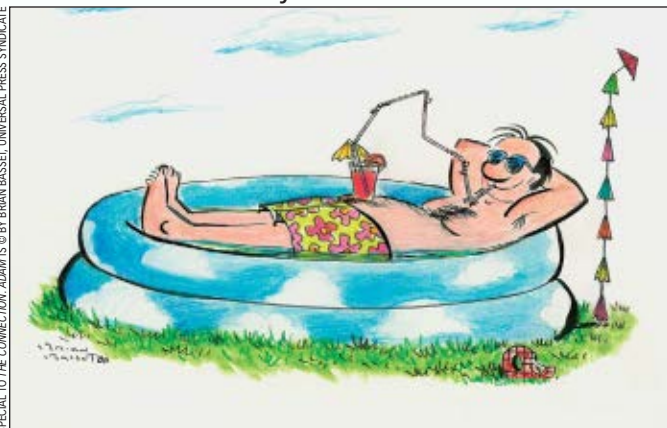
IT COMES AS no surprise that Costco member Richard Commins, a retired high-school shop teacher in Sacramento, California, can look at a piece of wood or clay and see what it will become in his hands. But when he began to see artistic possibilities in cardboard boxes, he crossed over from artisan to visionary.

It all started about 10 years ago after a Costco shopping spree. Commins began transforming bulky packaging into the shapes he envisioned. His creations sell for between \$60 and \$100. If you are interested in learning more about Commins' art, e-mail him at [r.t.commins@yahoo.com](mailto:r.t.commins@yahoo.com).—WF



RICHARD COMMINS

## Adam@Home by Brian Basset



SPECIAL TO THE CONNECTION. ADAM@IS © BY BRIAN BASSET. UNIVERSAL PUBLISHING SYNDICATE

## We want to hear from you

IF YOU HAVE a note, photo or story to share (it should be about Costco or Costco members in some way), you can send it to "The Member Connection," *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088, or e-mail to [connection@costco.com](mailto:connection@costco.com) with "The Member Connection" in the subject line. Submissions cannot be acknowledged or returned.

This cardboard-box-turned-Sphinx was created by Costco member Richard Commins.

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**Executive Members receive free roadside assistance on vehicles covered through the program and lifetime renewability on auto policies.\*\***

Auto & Home Insurance is underwritten by Ameriprise Insurance Company, AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI. Each company is a wholly owned subsidiary of Ameriprise Financial, Inc., independent of American Express. Discounts and savings vary by state and apply to certain coverages. The Costco Auto and Home Insurance program is not available in AK, KY, LA, ME, MA, MT, NH, ND, RI, VT, WV, WY and Puerto Rico. The Costco Home Insurance Program is not currently available in Florida. Subject to meeting applicable underwriting criteria. Certain restrictions and limitations apply. Services may vary by region or state. Ameriprise Auto & Home Insurance's California License Number is 0C41813. Costco Insurance Agency, Inc.'s California License Number is 0D08407. See **costco.com** for more information.

\*This data represents information provided by Costco members who became new auto insurance policyholders and reported savings with Ameriprise Auto & Home Insurance between 12/01/05 and 5/31/06. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

\*\*Lifetime renewability is not available to insureds who have major violations, suspension or revocation of driver's license, fail to pay premium, move to a state where Ameriprise Auto & Home Insurance products are not available, or purchase a vehicle they do not insure.

06EX1101 6/06